



## August 2019 Regulatory Report

### **Agencies Propose Regulatory Capital Rules Regarding Treatment of Land Development Loans.**

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 notice of proposed rulemaking to seek comment on the treatment of loans that finance the development of land for purposes of the one- to four-family residential properties exclusion in the definition of high volatility commercial real estate (HVCRE) exposure in the agencies' regulatory capital rule. The proposal expands upon the notice of proposed rulemaking (HVCRE NPR) issued on **09/28/2018**, which proposed to revise the definition of HVCRE exposure in the regulatory capital rule to conform to the statutory definition of "high volatility commercial real estate acquisition, development, or construction (HVCRE ADC) loan," in accordance with section 214 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Comments are due **08/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-23/pdf/2019-15332.pdf>. *Federal Register*, Vol. 84, No. 141, 07/23/2019, 35344-35352.

### **Agencies Issue Correction to Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.**

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Commodity Futures Trading Commission (CFTC), and the Securities and Exchange Commission (SEC) published a final rule in the *Federal Register* on **07/22/2019**, that adopted final rules to amend regulations implementing Section 13 of the Bank Holding Company Act (the Volcker Rule) in a manner consistent with the statutory amendments made pursuant to certain sections of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The document corrects errors in amendatory instructions in the

rule. The corrections are effective **08/06/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-06/pdf/2019-16634.pdf>. *Federal Register*, Vol. 84, No. 151, 08/06/2019, 38115.

### **Agencies Issue Notice of Funds Availability for Market Facilitation Program.**

The Farm Service Agency (FSA), and the Commodity Credit Corporation (CCC) announces the availability of Market Facilitation Program (MFP) funds for eligible producers of specified agricultural commodities for 2019 that include certain non-specialty crops, specialty crops, dairy, and livestock as specified in the NOFA. On behalf of the Commodity Credit Corporation (CCC), the Farm Service Agency (FSA) will administer MFP. MFP dairy and livestock payments will be calculated on the eligible production amount multiplied by the participant's share in the commodity multiplied by the MFP payment rate. MFP participants of non-specialty and specialty crops will receive an MFP payment based upon the participant's ownership interest in the 2019 crop that was planted and reported to FSA for the 2019 crop year, including cover crops that are planted for harvest following a prevented planted non-specialty crop. The payment rate used by CCC to issue payments for non-specialty crops will be on a county-by-county basis and reflects the amount of damage incurred in a county by producers of the non-specialty crops from the imposition of tariffs by other countries on U.S. agricultural products. The payment rate for specialty crops will be on a state-by-state basis if sufficient data is available, otherwise payments will be on a national basis. The NOFA also announces the availability of 2018 MFP payments for a limited number of producers who are now eligible for assistance as the result of a provision of the Additional Supplemental Appropriations For Disaster Relief Act, 2019 (2019 Disaster Relief Act). The application is **07/29/2019** through **12/06/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07->

[29/pdf/2019-15767.pdf](#). *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36565-36567.

### **CFPB Finalizes Amendments to Truth in Lending Annual Threshold Adjustments.**

The Bureau of Consumer Financial Protection (CFPB) issued a final rule amending the regulation text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA). CFPB is required to calculate annually the dollar amounts for several provisions in Regulation Z; this final rule revises, as applicable, the dollar amounts for provisions implementing TILA and amendments to TILA, including under the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act), the Home Ownership and Equity Protection Act of 1994 (HOEPA), and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). CFPB is adjusting these amounts, where appropriate, based on the annual percentage change reflected in the Consumer Price Index (CPI) in effect on **06/01/2019**. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16300.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37565-37570.

### **CFPB Issues ANPR on Qualified Mortgage Definition Under Regulation Z.**

CFPB issued an ANPR on the definition of “qualified mortgage” under Regulation Z. With certain exceptions, Regulation Z requires creditors to make a reasonable, good faith determination of a consumer’s ability to repay any residential mortgage loan, and loans that meet Regulation Z’s requirements for “qualified mortgages” obtain certain protections from liability. One category of qualified mortgages (QMs) is loans that are eligible for purchase or guarantee by either the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac). Under Regulation Z, this category of QMs (Temporary GSE QM loans) is scheduled to expire no later than **01/10/2021**. CFPB currently plans to allow the Temporary GSE qualified mortgage (QM) loan category to expire in January 2021 or after a short extension, if necessary, to facilitate a smooth and orderly transition away from the Temporary GSE QM loan category. CFPB is considering whether to propose revisions to Regulation Z’s general qualified mortgage definition in light of that planned

expiration and is issuing an ANPR to request information about possible revisions. Comments are due **09/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16298.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37155-37162.

### **CFPB Extends Comment Period for Debt Collection Practices.**

CFPB published a Notice of Proposed Rulemaking (NPRM) requesting comment on CFPB’s proposed amendments to Regulation F which implements the Fair Debt Collection Practices Act (FDCPA) in the *Federal Register* on **05/21/2019**. The proposed amendments would prescribe Federal rules governing the activities of debt collectors, as that term is defined in the FDCPA. The NPRM provided a 90-day comment period that was set to close on **08/19/2019**. To allow interested persons more time to consider and submit their comments, CFPB has determined that an extension of the comment period until **09/18/2019**, is appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-02/pdf/2019-16476.pdf>. *Federal Register*, Vol. 84, No. 149, 08/02/2019, 37806-37807.

### **CFPB Extends Comment Period for Home Mortgage Disclosure.**

CFPB published a proposed rule in the *Federal Register* on **05/13/2019** (May 2019 Proposal). The May 2019 Proposal proposed amendments to Regulation C relating to the coverage thresholds for reporting data on closed-end mortgage loans and open-end lines of credit and partial exemptions under the Home Mortgage Disclosure Act (HMDA). To facilitate the potential revisions of the thresholds that CFPB proposed to take effect on **01/01/2020**, CFPB provided a 30-day comment period, which ended on **06/12/2019**. Later this summer, the national loan level dataset for 2018 and CFPB’s annual overview of residential mortgage lending based on that data (collectively, the 2018 HMDA Data) will be released. Stakeholders have asked to submit comments on the May 2019 Proposal that reflect the 2018 HMDA Data. To allow for the submission of such comments, CFPB now reopens the comment period on certain aspects of the proposal until **10/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08->

[02/pdf/2019-16190.pdf](#). *Federal Register*, Vol. 84, No. 149, 08/02/2019, 37804-37806.

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

- CFPB announced it seeks comment on the information collection titled Equal Access to Justice Act. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-16006.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36591-36592.
- CFPB announced it seeks comment on the information collection titled Trail Disclosure Policy. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16239.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37263.
- CFPB announced it seeks comment on the information collection titled Applications for Advisory Committees. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16304.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37263-37264.
- CFPB announced it seeks comment on the information collection titled Policy On No-Action Letters and Compliance Assistance Sandbox Policy. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **09/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-06/pdf/2019-16919.pdf>. *Federal Register*, Vol. 84, No. 151, 08/05/2019, 38247-38248.

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

- The Board of Governors of the Federal Reserve System (FRB) announced it seeks comment on the information collection titled Report of

Selected Balance Sheet Items for Discount Window Borrowers. FRB also gave notice that it sent the collection to OMB for review. Comments are due **09/17/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15365.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34890-34892.

- FRB announced it seeks comment on the information collection titled Capital Assessments and Stress Testing Reports. FRB also gave notice that it sent the collection to OMB for review. Comments are due **09/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16340.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37292-37302.
- FRB announced it seeks comment on the information collection titled Capital Assessments and Stress Testing Reports. FRB also gave notice that it sent the collection to OMB for review. Comments are due **09/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16341.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37285-37292.
- FRB announced it seeks comment on the information collection titled Savings and Loan Holding Company Registration Statement. FRB also gave notice that it sent the collection to OMB for review. Comments are due **10/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-08/pdf/2019-17007.pdf>. *Federal Register*, Vol. 84, No. 153, 08/08/2019, 38964-38965.

#### **FRB Announces Actions To Support Interbank Settlement of Faster Payments.**

FRB has determined that the Federal Reserve Banks (Reserve Banks) should develop a new interbank 24x7x365 real-time gross settlement service with integrated clearing functionality to support faster payments in the United States. The new service would support depository institutions' provision of

end-to-end faster payment services and would provide infrastructure to promote ubiquitous, safe, and efficient faster payments in the United States. In addition, FRB intends to explore expanded hours for the Fedwire Funds Service and the National Settlement Service, up to 24x7x365, to support a wide range of payment activities, including liquidity management in private-sector real-time gross settlement services for faster payments. Subject to the outcome of additional analysis of relevant operational, risk, and policy considerations, FRB will seek public comment separately on plans to expand hours for the Fedwire Funds Service and the National Settlement Service. Comments are due **11/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-09/pdf/2019-17027.pdf>. *Federal Register*, Vol. 84, No. 154, 08/09/2019, 39297-39322.

#### **FDIC Finalizes Amendments to Recordkeeping for Timely Deposit Insurance Determination.**

The Federal Deposit Insurance Corporation (FDIC) is amending its rule entitled "Recordkeeping for Timely Deposit Insurance Determination" to clarify the rule's requirements, better align the burdens of the rule with the benefits, and make technical corrections. The amendments are effective **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-30/pdf/2019-15535.pdf>. *Federal Register*, Vol. 84, No. 146, 07/30/2019, 37020-37052.

#### **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-2019-07-11/pdf/2019-14746.pdf>. *Federal Register*, Vol. 84, No. 133, 07/11/2019, 33068-33069.

<https://www.govinfo.gov/content/pkg/FR-2019-08-07/pdf/2019-16804.pdf>. *Federal Register*, Vol. 84, No. 152, 08/07/2019, 38630.

#### **FDIC Requests Comment on Information Collection.**

FDIC announced it seeks comment on the information collection titled Appraisal for Higher-Priced Mortgage Loans. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **09/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-16/pdf/2019-15035.pdf>. *Federal Register*, Vol. 84, No. 136, 07/16/2019, 33943-33944. 34890-34892.

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

- The Office of the Comptroller of the Currency (OCC) announced it seeks comment on the information collection titled Lending Limits. OCC also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-26/pdf/2019-15861.pdf>. *Federal Register*, Vol. 84, No. 144, 07/26/2019, 36161-36162.
- OCC announced it seeks comment on the information collection titled Privacy of Consumer Financial Information. OCC also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-26/pdf/2019-15862.pdf>. *Federal Register*, Vol. 84, No. 144, 07/26/2019, 36162-36164.
- 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 **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15964.pdf>. *Federal*



Register, Vol 84, No. 145, 07/29/2019, 36659-36662.

- OCC announced it seeks comment on the information collection titled Minimum Security Devices and Procedures, Reports of Suspicious Activities, and Bank Secrecy Act Compliance Program. OCC also gave notice that it sent the collection to OMB for review. Comments are due **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15959.pdf>. *Federal Register*, Vol 84, No. 145, 07/29/2019, 36658-36659.
- 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 **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15962.pdf>. *Federal Register*, Vol 84, No. 145, 07/29/2019, 36662-36664.

#### **FFIEC Finalizes Order Granting in Part Temporary Waiver Relief.**

The Federal Financial Institutions Examination Council (FFIEC) issued a final order pursuant to section 1119(b) of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (Title XI) and the rules promulgated thereunder. This order grants in part, with specified terms and conditions, and with the FFIEC concurrence, a request for temporary waiver relief received from Governor Doug Burgum, State of North Dakota, the North Dakota Department of Financial Institutions, and the North Dakota Bankers Association, notice of which was published in the *Federal Register* on **05/30/2019**. The order was applicable **08/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-07/pdf/2019-16908.pdf>. *Federal Register*, Vol. 84, No. 152, 08/07/2019, 38630-38633.

#### **HUD Announces Termination of Direct Endorsement.**

The Department of Housing and Urban Development (HUD) issued a notice advising of the

cause and effect of termination of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE Approval terminated. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-16/pdf/2019-15072.pdf>. *Federal Register*, Vol. 84, No. 136, 07/16/2019, 33961-33962.

#### **HUD Announces Section 108 Loan Guarantee Program Fee to Cover Credit Subsidy Costs for FY 2020.**

HUD announced the fee it will collect from borrowers of loans guaranteed under HUD's Section 108 Loan Guarantee Program (Section 108 Program) to offset the credit subsidy costs of the guaranteed loans pursuant to commitments awarded in Fiscal Year 2020. HUD sets the fee for Section 108 loan disbursements under loan guarantee commitments awarded for FY 2020 at 2.00 percent of the principal amount of the loan. For the fee announcement, HUD is not changing the underlying assumptions or creating new considerations for borrowers. The fee is applicable **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-23/pdf/2019-15627.pdf>. *Federal Register*, Vol. 84, No. 141, 07/23/2019, 35299-35301.

#### **HUD Requests Comment on Information Collections.**

- HUD announced it seeks comment on the information collection titled Housing Counseling Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-16/pdf/2019-15071.pdf>. *Federal Register*, Vol. 84, No. 136, 07/16/2019, 33960-33961.
- HUD announced it seeks comment on the information collection titled Ginnie Mae Mortgage-Backed Securities Guide. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15416.pdf>. *Federal*

Register, Vol. 84, No. 139, 07/19/2019, 34919-34922.

- HUD announced it seeks comment on the information collection titled Mark-to-Market Program: Requirements for Community-Based Non-Profit Organizations and Public Agencies. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15415.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34919.
- HUD announced it seeks comment on the information collection titled Multifamily Housing Procedures for Projects Affected by Presidentially-Declared Disasters. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15414.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34922.
- HUD announced it seeks comment on the information collection titled Nonprofit Application and Recertification for FHA Mortgage Insurance Programs. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-23/pdf/2019-15629.pdf>. *Federal Register*, Vol. 84, No. 141, 07/23/2019, 35415-35416.

#### **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 **Minnesota**. 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 be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16410.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37610-37611.

#### **FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.**

- FEMA issued a final rule which identifies communities in the states of **Alaska, Illinois, and Nebraska**, 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-2019-07-25/pdf/2019-15765.pdf>. *Federal Register*, Vol. 84, No. 143, 07/25/2019, 35833-35836.
- FEMA issued a final rule which identifies communities in the states of **Colorado, Georgia, Michigan, Minnesota, Montana, Ohio, 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-2019-08-07/pdf/2019-16806.pdf>. *Federal Register*, Vol. 84, No. 152, 08/07/2019, 38563-38566.

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

FEMA has issued a final notice which identifies communities in the states of **California, Colorado, Georgia, Iowa, Missouri, Ohio, and Texas**, 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 **12/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-08/pdf/2019-17020.pdf>. *Federal Register*, Vol. 84, No. 153, 08/08/2019, 39008-39010.

#### **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 **Arizona, California, Colorado, Connecticut, Florida, Mississippi, Montana, Pennsylvania, South Dakota, Tennessee, Texas, 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-2019-07-19/pdf/2019-15341.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34911-34913.

- 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 **Arkansas, Colorado, Florida, Maryland, Massachusetts, Montana, North Carolina, Pennsylvania, South Carolina, 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-2019-07-19/pdf/2019-15343.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34914-34917.
- 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, California, Colorado, Delaware, Florida, Georgia, Maryland, North Carolina, Pennsylvania, and Texas**. 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-2019-08-01/pdf/2019-16403.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37658-37661.

- 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, Massachusetts, New Mexico, North Carolina, South Carolina, South Dakota, and Texas**. 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-2019-08-01/pdf/2019-16411.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37669-37672.
- 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, Michigan, New York, Oregon, 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-2019-08-01/pdf/2019-16412.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37665-37668.

<https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16412.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37665-37668.

- 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 **Arkansas, Colorado, Connecticut, Florida, Montana, Oklahoma, Pennsylvania, and Texas**. 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-2019-08-08/pdf/2019-17023.pdf>. *Federal Register*, Vol. 84, No. 153, 08/08/2019, 39005-39008.

#### **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 **Alaska, Iowa, and Missouri**. 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 **10/17/2019**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15337.pdf>. *Federal Register*, Vol. 84, No. 148, 07/19/2019, 37665-37668.



Register, Vol. 84, No. 139, 07/19/2019, 34910-34911.

- 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 **Louisiana**, and **Texas**. 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 **10/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-19/pdf/2019-15339.pdf>. *Federal Register*, Vol. 84, No. 139, 07/19/2019, 34917-34918.
- 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 **Colorado**, and **Florida**. 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 **10/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16404.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37668-37669.
- 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 **Colorado**, and **Mississippi**. 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 **10/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16413.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37663-37665.

- 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 **Iowa**, **Michigan**, **Minnesota**, and **Missouri**. 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 **10/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16414.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37661-37663.

#### **Treasury Finalizes Requirement to Notify IRS of Intent to Operate as a Section 501(c)(4) Organization.**

The Department of the Treasury (Treasury) finalized regulations relating to the section 506 requirement, added by the Protecting Americans from Tax Hikes Act of 2015 (the PATH Act), enacted on **12/18/2015**, that organizations described in section 501(c)(4) of the Internal Revenue Code (Code) must notify the Internal Revenue Service (IRS), no later than 60 days

after their establishment, of their intent to operate under section 501(c)(4). The regulations are effective **07/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-23/pdf/2019-15614.pdf>. *Federal Register*, Vol. 84, No. 141, 07/23/2019, 35301-35307.

### **Treasury Requests Comment on Information Collections.**

- Treasury announced it seeks comment on the information collection titled Request for Transcript of Tax Return and IVES Request for Transcript of Tax Return. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **09/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-24/pdf/2019-15705.pdf>. *Federal Register*, Vol. 84, No. 142, 07/24/2019, 35709-35710.
- Treasury announced it seeks comment on the information collection titled Security Summit application process. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15984.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36664-36664.
- Treasury announced it seeks comment on the information collection titled U.S. Employment Tax Returns and Related Forms. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **09/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-01/pdf/2019-16381.pdf>. *Federal Register*, Vol. 84, No. 148, 08/01/2019, 37711-37714.

### **FHFA Issues Orders on Reporting by Regulated Entities of Stress Testing Results.**

The Federal Housing Finance Agency (FHFA) issued Orders, dated **03/05/2019**, with respect to stress test reporting as of December 31, 2018, under section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). Summary Instructions and Guidance accompanied the Orders to provide testing

scenarios. The Orders are applicable **03/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-25/pdf/2019-15766.pdf>. *Federal Register*, Vol. 84, No. 143, 07/25/2019, 35811.

### **SBA Issues Interim Final Rule on Monetary-Based Industry Size Standards.**

The Small Business Administration (SBA) is adjusting the monetary-based industry size standards (i.e., receipts- and assets-based) for inflation that has occurred since the last adjustment in 2014. These size standards will be reviewed again as part of the ongoing second 5-year review of size standards, as mandated by the Small Business Jobs Act of 2010 (Jobs Act). Also adjusted for inflation are receipts-based size standards that apply to sales or leases of Government property and stockpile purchases. The rule is effective **08/19/2019**, comments are due **09/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-18/pdf/2019-14980.pdf>. *Federal Register*, Vol. 84, No. 138, 07/18/2019, 34261-34281.

### **SBA Requests Comment on Information Collection.**

SBA announced it seeks comment on the information collection titled Federal Agency Comment Form. SBA also gave notice that it sent the collection to OMB for review. Comments are due **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-18/pdf/2019-15308.pdf>. *Federal Register*, Vol. 84, No. 138, 07/18/2019, 34467-34468.

### **RBC Invites Applications for Rural Economic Development Loan and Grant Programs for Fiscal Year 2020.**

The Rural Business-Cooperative (RBC) invites applications for loans and grants under the Rural Economic Development Loan and Grant (REDLG) Programs for fiscal year (FY) 2020, subject to the availability of funding. This notice is being issued in order to allow applicants sufficient time to leverage financing, prepare and submit their applications, and give RBC time to process applications within FY 2020. Successful applications will be selected by RBC for funding and subsequently awarded to the extent that funding may ultimately be made available through appropriations. Important dates for applicants are listed in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-18/pdf/2019-15263.pdf>. *Federal Register*, Vol. 84, No. 138, 07/18/2019, 34333-34337.

### **CCC Finalizes Regulations on Trade Mitigation Program.**

The Commodity Credit Corporation (CCC) is revising the regulations to implement a Trade Mitigation Program (TMP) for producers of 2019 agricultural commodities that have been significantly impacted by trade actions of foreign governments resulting in the loss of exports. As part of TMP, the Market Facilitation Program (MFP) regulation specifies the eligibility requirements, payment calculations, and application procedures. The details for specific commodities and the relevant application start dates will be announced in applicable notices of funds availability (NOFAs). As part of TMP, the Expanded Domestic Commodity Donation Program (EDCDP) regulation specifies disposition of surplus commodities through outlets not currently used in existing Food and Nutrition Service (FNS) programs, the application process, eligibility, and use of grants or cooperative agreements. The details for specific commodities and conditions will be announced in applicable notices of commodity availability (NOCAs). This rule adds new subparts to the TMP regulation to address the 2019 agricultural commodities. The rule is effective **07/29/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15700.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36456-36464.

### **CFTC Requests Comment on Information Collection.**

The Commodity Futures Trading Commission (CFTC) announced it seeks comment on the information collection titled Protection of Consumer Information under the Fair Credit Reporting Act. CFTC also gave notice that it sent the collection to OMB for review. Comments are due **09/24/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-26/pdf/2019-15933.pdf>. *Federal Register*, Vol. 84, No. 144, 07/26/2019, 36086-36088.

### **SEC Issues List of Rules To Be Reviewed Pursuant to the Regulatory Flexibility Act.**

The Securities and Exchange Commission (SEC) is publishing a list of rules to be reviewed pursuant to

Section 610 of the Regulatory Flexibility Act. The list is published to provide the public with notice that these rules are scheduled for review by the agency and to invite public comment on whether the rules should be continued without change, or should be amended or rescinded to minimize any significant economic impact of the rules upon a substantial number of small entities. Comments are due **08/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-11/pdf/2019-14616.pdf>. *Federal Register*, Vol. 84, No. 133, 07/11/2019, 33024-33027.

### **SEC Issues Correction to Broker-Dealer Standard of Conduct.**

SEC issued technical corrections to a rule published in the *Federal Register* on **07/12/2019** regarding the Broker-Dealer Standard of Conduct. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-09/pdf/C1-2019-12164.pdf>. *Federal Register*, Vol. 84, No. 154, 08/09/2019, 39178.

### **FTC Requests Comment on COPPA.**

The Federal Trade Commission (FTC) requests public comment on its implementation of the Children's Online Privacy Protection Act (COPPA), through the Children's Online Privacy Protection Rule (COPPA Rule). Comments are due **10/23/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-25/pdf/2019-15754.pdf>. *Federal Register*, Vol. 84, No. 143, 07/25/2019, 35842-35847.

### **NCUA Finalizes Fidelity Bonds Rule.**

The National Credit Union Administration (NCUA) finalized a rule that amends its regulations regarding fidelity bonds for corporate credit unions and natural person credit unions. The rule strengthens a board of directors' oversight of a federally insured credit union's (FICU) fidelity bond coverage; ensures an adequate period to discover and file fidelity bond claims following a FICU's liquidation; codifies a 2017 NCUA Office of General Counsel legal opinion that permits a natural person credit union's fidelity bond to include coverage for certain credit union service organizations (CUSOs); and addresses NCUA approval of bond forms. The final rule is effective **10/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07->

[24/pdf/2019-15709.pdf](https://www.govinfo.gov/content/pkg/FR-2019-07-24/pdf/2019-15709.pdf). *Federal Register*, Vol. 84, No. 142, 07/24/2019, 35517-35525.

### **NCUA Finalizes Real Estate Appraisals Amendments.**

NCUA is amending the agency's rule requiring real estate appraisals for certain transactions. The final rule accomplishes four objectives: Increasing the threshold below which appraisals are not required for commercial real estate transactions from \$250,000 to \$1,000,000; restructuring the rule to enhance clarity; exempting from the rule certain federally related transactions involving real estate in a rural area; and making conforming amendments to the definitions section. The final rule is effective **10/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-24/pdf/2019-15708.pdf>. *Federal Register*, Vol. 84, No. 142, 07/24/2019, 35525-35538.

### **NCUA Proposes Exceptions to Employment Restrictions.**

NCUA issued a proposal to update and revise its Interpretive Ruling and Policy Statement (IRPS) regarding statutory prohibitions imposed by Section 205(d) of the Federal Credit Union Act (FCU Act). Section 205(d) prohibits, except with the prior written consent of NCUA, any person who has been convicted of any criminal offense involving dishonesty or breach of trust, or who has entered into a pretrial diversion or similar program in connection with a prosecution for such offense, from participating in the affairs of an insured credit union. Based on its experience with IRPS 08-1 since its issuance in 2008, NCUA is proposing to rescind current IRPS 08-1 and to issue a revised and updated IRPS to reduce regulatory burden. NCUA is proposing to amend and expand the current de minimis exception to reduce the scope and number of offenses that would require an application to NCUA. Specifically, the proposed IRPS would not require an application for insufficient funds checks of aggregate moderate value, small dollar simple theft, false identification, simple drug possession, and isolated minor offenses committed by covered persons as young adults. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15706.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36488-36501.

### **NCUA Requests Comment on Information Collections.**

- NCUA announced it seeks comment on the information collection titled Production of Non-public Records and Testimony of Employees in Legal Proceedings (Touhy Request). NCUA also gave notice that it sent the collection to OMB for review. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15967.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36625.
- NCUA announced it seeks comment on the information collection titled Supervisory Committee Audits and Verifications. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-29/pdf/2019-15965.pdf>. *Federal Register*, Vol. 84, No. 145, 07/29/2019, 36624-36625.
- NCUA announced it seeks comment on the information collection titled NCUA Call Report and Profile. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **09/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-05/pdf/2019-16633.pdf>. *Federal Register*, Vol. 84, No. 150, 08/05/2019, 38062-38063.
- NCUA announced it seeks comment on the information collection titled NCUA Call Report. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **10/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-09/pdf/2019-17028.pdf>. *Federal Register*, Vol. 84, No. 154, 08/09/2019, 39377-39378.

### **DOL Finalizes Association Retirement Plans and Other Multiple-Employer Plans.**

The Department of Labor (DOL) issued a final regulation under title I of the Employee Retirement Income Security Act (ERISA) that expands access to affordable quality retirement saving options by clarifying the circumstances under which an

employer group or association or a professional employer organization (PEO) may sponsor a multiple employer workplace retirement plan under title I of ERISA (as opposed to providing an arrangement that constitutes multiple separate retirement plans). The final regulation does this by clarifying that employer groups or associations and PEOs can, when satisfying certain criteria, constitute “employers” within the meaning of ERISA for purposes of establishing or maintaining an individual account “employee pension benefit plan” within the meaning of ERISA. As an “employer,” a group or association, as well as a PEO, can sponsor a defined contribution retirement plan for its members (collectively referred to as “multiple employer plans” or “MEPs” unless otherwise specified). Thus, different businesses may join a MEP, either through a group or association or through a PEO. The final regulation also permits certain working owners without employees to participate in a MEP sponsored by an employer group or association. The final rule primarily affects groups or associations of employers, PEOs, plan participants, and plan beneficiaries. It does not affect whether groups, associations, or PEOs assume joint-employment relationships with member-employers or client employers. But it may affect banks, insurance companies, securities broker-dealers, record keepers, and other commercial enterprises that provide retirement-plan products and services to ERISA plans and plan sponsors. The final rule is effective **09/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-31/pdf/2019-16074.pdf>. *Federal Register*, Vol. 84, No. 147, 07/31/2019, 37508-37544.

**DOL Requests Comment on Information Collection.**

DOL announced it seeks comment on the information collection titled The Family and Medical Leave Act of 1993, As Amended. DOL also gave notice that it sent the collection to OMB for review. Comments are due **10/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-05/pdf/2019-16636.pdf>. *Federal Register*, Vol. 84, No. 150, 08/05/2019, 38061-38062.



## Proposed Rules and Comment Due Dates

| <u>Agency</u>   | <u>Proposed Rule</u>   | <u>Federal Register<br/>Publication Date<br/>and Page Number</u>  | <u>Comment<br/>Due Date</u>   |  |
|---|--|---|---|--|
| <b>Bureau of Consumer<br/>Financial Protection<br/>(CFPB)</b> | Prototypes of New Overdraft<br>Opt-In Model Form.  | <a href="https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/">https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/</a> | No date specified.  |  |
| *   | <b>CFPB</b>  | Home Mortgage Disclosure.<br><br><b>EXTENSION:</b> Home Mortgage<br>Disclosure.   | <i>Federal Register,</i><br>Vol. 84, No. 92,<br>05/13/2019, 20972-<br>21041.<br><br><i>Federal Register,</i><br>Vol. 84, No. 149,<br>08/02/2019, 37804-<br>37806. | <b>Jun. 12, 2019</b><br><br>New Comment<br>Due Date:<br><b>Oct. 15, 2019</b> |
| <b>CFPB</b>   | Regulation C Data Points.<br><br><b>EXTENSION:</b> Regulation C<br>Data Points.  | <i>Federal Register,</i><br>Vol. 84, No. 89,<br>05/08/2019, 20049-<br>20053.<br><br><i>Federal Register,</i><br>Vol. 84, No. 128,<br>07/3/2019, 31746-<br>31747.  | <b>Jul. 08, 2019</b><br><br>New Comment<br>Due Date:<br><b>Oct. 15, 2019</b>  |  |
| <b>CFPB</b>   | Plan for Review of Rules.  | <i>Federal Register,</i><br>Vol. 84, No. 94,<br>05/15/2019, 21732-<br>21733.  | <b>Jul. 15, 2019</b>  |  |
| <b>CFPB</b>   | <b>NOTICE:</b> Truth In Lending Act<br>(Regulation Z) 12 CFR 1026.   | <i>Federal Register,</i><br>Vol. 84, No. 102,<br>05/28/2019, 24498-<br>24499.   | <b>Jul. 29, 2019</b>  |  |
| <b>CFPB</b>   | <b>NOTICE:</b> Generic Information<br>Collection Plan for Studies of<br>Consumers Using Controlled<br>Trials in Field and Economic<br>Laboratory Settings. | <i>Federal Register,</i><br>Vol. 84, No. 126,<br>07/01/2019, 31308-<br>31309.   | <b>Jul. 31, 2019</b>  |  |
| <b>CFPB</b>   | <b>NOTICE:</b> Regulation I:<br>Disclosure Requirements for<br>Depository Institutions<br>Lacking Federal Deposit  | <i>Federal Register,</i><br>Vol. 84, No. 110,<br>06/07/2019, 26652-<br>26653.   | <b>Aug. 06, 2019</b>  |  |

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|                               | Insurance.   |   |   |                      |
| <b>CFPB</b>                   | <b>NOTICE:</b> Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials.               | <i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27771-27772.  | <b>Aug. 13, 2019</b>  |                      |
| <b>CFPB</b>                   | <b>NOTICE:</b> Generic Information Collection Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms. | <i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27770-27771.  | <b>Aug. 13, 2019</b>  |                      |
| *                             | <b>CFPB</b><br><br><b>EXTENSION:</b> Debt Collection Practices.  | <i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23274-23418.<br><br><i>Federal Register</i> , Vol. 84, No. 149, 08/02/2019, 37806-37807. | <b>Aug. 19, 2019</b><br><br>New Comment Due Date:<br><b>Sep. 18, 2019</b> |                      |
| <b>CFPB</b>                   | <b>NOTICE:</b> Evaluation of Financial Empowerment Training Program.   | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29503-29504.  | <b>Aug. 23, 2019</b>  |                      |
| *                             | <b>CFPB</b>  | <b>NOTICE:</b> Equal Access to Justice Act.   | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36591-36592.      | <b>Aug. 28, 2019</b> |
| *                             | <b>CFPB</b>  | <b>NOTICE:</b> Trail Disclosure Policy.   | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37263.            | <b>Aug. 30, 2019</b> |
| *                             | <b>CFPB</b>  | <b>NOTICE:</b> Applications for Advisory Committees.  | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37263-37264.      | <b>Aug. 30, 2019</b> |
| *                             | <b>CFPB</b>  | <b>NOTICE:</b> Policy On No-Action Letters and Compliance Assistance Sandbox Policy.  | <i>Federal Register</i> , Vol. 84, No. 151, 08/05/2019, 38247-38248.      | <b>Sep. 05, 2019</b> |
| *                             | <b>CFPB</b>  | Qualified Mortgage Definition Under Regulation Z.   | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37155-37162.      | <b>Sep. 16, 2019</b> |
| *                             | <b>Commodity Futures Trading Commission (CFTC)</b>   | <b>NOTICE:</b> Protection of Consumer Information under the Fair Credit Reporting Act.  | <i>Federal Register</i> , Vol. 84, No. 144, 07/26/2019, 36086-36088.      | <b>Sep. 24, 2019</b> |
| <b>Federal Communications</b> | Advanced Methods to Target and Eliminate Unlawful  | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29478-  | <b>Jul. 24, 2019</b>  |                      |

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| <b>Commission (FCC)</b>                             | Robocalls.   | 29482.   |                      |
| <b>Federal Deposit Insurance Corporation (FDIC)</b> | <b>NOTICE:</b> Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102). | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933-29935. | <b>Aug. 26, 2019</b> |
| <b>FDIC</b>   | <b>NOTICE:</b> Generic Clearance for Prize Competition Participation.  | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29861-29862. | <b>Aug. 26, 2019</b> |
| <b>FDIC</b>   | <b>NOTICE:</b> Interagency Charter and Federal Deposit Insurance Application.                                      | <i>Federal Register</i> , Vol. 84, No. 124, 06/27/2019, 30714-30715. | <b>Aug. 26, 2019</b> |
| * <b>FDIC</b>                                       | <b>NOTICE:</b> Appraisal for Higher-Priced Mortgage Loans.   | <i>Federal Register</i> , Vol. 84, No. 136, 07/16/2019, 34890-34892. | <b>Sep. 16, 2019</b> |
| * <b>FDIC</b>                                       | Regulatory Capital Rules Regarding Treatment of Land Development Loans.  | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35344-35352. | <b>Sep. 28, 2019</b> |
| <b>Federal Housing Finance Agency (FHFA)</b>        | <b>NOTICE:</b> American Survey of Mortgage Borrowers.  | <i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24783-24796. | <b>Jul. 29, 2019</b> |
| <b>Federal Reserve Board (FRB)</b>                  | Availability of Information.   | <i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27976-27990. | <b>Aug. 16, 2019</b> |
| <b>FRB</b>  | <b>NOTICE:</b> Notice of Proposed Stock Redemption.  | <i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28047-28048. | <b>Aug. 16, 2019</b> |
| <b>FRB</b>  | <b>NOTICE:</b> Notice of Proposed Declaration of Dividend.   | <i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28049-28051. | <b>Aug. 16, 2019</b> |
| <b>FRB</b>  | <b>NOTICE:</b> Payments Systems Surveys.   | <i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29203-29204. | <b>Aug. 20, 2019</b> |
| <b>FRB</b>  | <b>NOTICE:</b> Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102). | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933-29935. | <b>Aug. 26, 2019</b> |

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|   | <b>FRB</b>   | <b>NOTICE:</b> Interagency Policy Statement on Funding and Liquidity Risk Management.      | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29862-29864. | <b>Aug. 26, 2019</b> |
| * | <b>FRB</b>   | <b>NOTICE:</b> Report of Selected Balance Sheet Items for Discount Window Borrowers.       | <i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34890-34892. | <b>Sep. 17, 2019</b> |
| * | <b>FRB</b>   | Regulatory Capital Rules Regarding Treatment of Land Development Loans.                    | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35344-35352. | <b>Sep. 28, 2019</b> |
| * | <b>FRB</b>   | <b>NOTICE:</b> Capital Assessments and Stress Testing Reports.                             | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37292-37302. | <b>Sep. 30, 2019</b> |
| * | <b>FRB</b>   | <b>NOTICE:</b> Capital Assessments and Stress Testing Reports.                             | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37285-37292. | <b>Sep. 30, 2019</b> |
| * | <b>FRB</b>   | <b>NOTICE:</b> Savings and Loan Holding Company Registration Statement.                    | <i>Federal Register</i> , Vol. 84, No. 153, 08/08/2019, 38964-38965. | <b>Oct. 07, 2019</b> |
| * | <b>FRB</b>   | Interbank Settlement of Faster Payments.   | <i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39297-39322. | <b>Nov. 07, 2019</b> |
| * | <b>Federal Trade Commission (FTC)</b>                | COPPA.   | <i>Federal Register</i> , Vol. 84, No. 143, 07/25/2019, 35842-35847. | <b>Oct. 23, 2019</b> |
|   | <b>Financial Crimes Enforcement Network (FinCEN)</b> | <b>NOTICE:</b> Information Sharing Between Government Agencies and Financial Institutions. | <i>Federal Register</i> , Vol. 84, No. 88, 05/07/2019, 19999-20001.  | <b>Jul. 08, 2019</b> |
|   | <b>Housing and Urban Development, Dept. of (HUD)</b> | <b>NOTICE:</b> FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program.  | <i>Federal Register</i> , Vol. 84, No. 127, 07/02/2019, 31614-31615. | <b>Sep. 03, 2019</b> |
| * | <b>HUD</b>   | <b>NOTICE:</b> Housing Counseling Program.   | <i>Federal Register</i> , Vol. 84, No. 136, 07/16/2019, 33960-33961. | <b>Sep. 16, 2019</b> |
| * | <b>HUD</b>   | <b>NOTICE:</b> Ginnie Mae Mortgage-Backed Securities Guide.                                | <i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34919-34922. | <b>Sep. 17, 2019</b> |

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| * | <b>HUD</b>   | <b>NOTICE:</b> Mark-to-Market Program: Requirements for Community-Based Non-Profit Organizations and Public Agencies. | <i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34919.       | <b>Sep. 17, 2019</b> |
| * | <b>HUD</b>   | <b>NOTICE:</b> Multifamily Housing Procedures for Projects Affected by Presidentially-Declared Disasters.             | <i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34922.       | <b>Sep. 17, 2019</b> |
| * | <b>HUD</b>   | <b>NOTICE:</b> Nonprofit Application and Recertification for FHA Mortgage Insurance Programs.                         | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35415-35416. | <b>Sep. 23, 2019</b> |
| * | <b>Labor, Dept. of (DOL)</b>                           | <b>NOTICE:</b> The Family and Medical Leave Act of 1993, As Amended.  | <i>Federal Register</i> , Vol. 84, No. 150, 08/05/2019, 38061-38062. | <b>Oct. 04, 2019</b> |
|   | <b>National Credit Union Administration (NCUA)</b>     | <b>NOTICE:</b> Central Liquidity Facility, 12 CFR part 725.   | <i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28101-28102. | <b>Aug. 16, 2019</b> |
| * | <b>NCUA</b>  | <b>NOTICE:</b> NCUA Call Report and Profile.  | <i>Federal Register</i> , Vol. 84, No. 150, 08/05/2019, 38062-38063. | <b>Sep. 04, 2019</b> |
| * | <b>NCUA</b>  | Exceptions to Employment Restrictions.  | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36488-36501. | <b>Sep. 27, 2019</b> |
| * | <b>NCUA</b>  | <b>NOTICE:</b> Production of Non-public Records and Testimony of Employees in Legal Proceedings (Touhy Request).      | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36625.       | <b>Sep. 27, 2019</b> |
| * | <b>NCUA</b>  | <b>NOTICE:</b> Supervisory Committee Audits and Verifications.  | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36624-36625. | <b>Sep. 27, 2019</b> |
| * | <b>NCUA</b>  | <b>NOTICE:</b> NCUA Call Report.  | <i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39377-39378. | <b>Oct. 08, 2019</b> |
|   | <b>Office of the Comptroller of the Currency (OCC)</b> | <b>NOTICE:</b> Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).    | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933-29935. | <b>Aug. 26, 2019</b> |
| * | <b>OCC</b>   | <b>NOTICE:</b> Lending Limits.  | <i>Federal Register</i> , Vol. 84, No. 144, 07/26/2019, 36161-       | <b>Aug. 26, 2019</b> |



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|   |   | 36162.   |  |
| * | <b>OCC</b>                                      | <b>NOTICE:</b> Privacy of Consumer Financial Information.  | <i>Federal Register</i> , Vol. 84, No. 144, 07/26/2019, 36162-36164. |
| * | <b>OCC</b>                                      | <b>NOTICE:</b> FFIEC Cybersecurity Assessment Tool.  | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36659-36662. |
| * | <b>OCC</b>                                      | <b>NOTICE:</b> Reports of Suspicious Activities, and Bank Secrecy Act Compliance Program.  | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36658-36659. |
| * | <b>OCC</b>                                      | <b>NOTICE:</b> Municipal Securities Dealers and Government Securities Brokers and Dealers—Registration and Withdrawal.   | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36662-36664. |
| * | <b>OCC</b>                                      | Regulatory Capital Rules Regarding Treatment of Land Development Loans.  | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35344-35352. |
| * | <b>Securities and Exchange Commission (SEC)</b> | <b>NOTICE:</b> Rules To Be Reviewed Pursuant to the Regulatory Flexibility Act.  | <i>Federal Register</i> , Vol. 84, No. 133, 07/11/2019, 33024-33027. |
| * | <b>Small Business Administration (SBA)</b>      | <b>NOTICE:</b> Federal Agency Comment Form.  | <i>Federal Register</i> , Vol. 84, No. 138, 07/18/2019, 34467-34468. |
|   | <b>SBA</b>                                      | Amendments to Calculation of Annual Average Receipts.  | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29399-29413. |
|   | <b>Treasury, Dept. of (Treasury)</b>            | <b>NOTICE:</b> Directed Withholding and Deposit Verification, Central Withholding Agreement, and Application for Central Withholding Agreement Less than \$10,000. | <i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29283-29284. |
|   | <b>Treasury</b>                                 | <b>NOTICE:</b> Terrorism Risk Insurance Program—Rebuttal of Control Submissions under the Terrorism Risk Insurance Act.  | <i>Federal Register</i> , Vol. 84, No. 123, 06/26/2019, 30310.       |

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| <b>Treasury</b>                        | <b>NOTICE:</b> Application Forms for U.S. Department of the Treasury Stored Value Card (SVC) Program. | <i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 31141.       | <b>Aug. 27, 2019</b> |
| <b>Treasury</b>                        | <b>NOTICE:</b> FHA New Account Request, Transition Request, and Transfer Request.                     | <i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 31140-31141. | <b>Aug. 27, 2019</b> |
| * <b>Treasury</b>                      | <b>NOTICE:</b> Security Summit application process.   | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36664-36664. | <b>Aug. 28, 2019</b> |
| <b>Treasury</b>                        | Withholding on Certain Distributions Under Section 3405(a) and (b).                                   | <i>Federal Register</i> , Vol. 84, No. 105, 05/31/2019, 25209-25212. | <b>Aug. 29, 2019</b> |
| * <b>Treasury</b>                      | <b>NOTICE:</b> Request for Transcript of Tax Return and IVES Request for Transcript of Tax Return.    | <i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35709-35710. | <b>Sep. 23, 2019</b> |
| * <b>Treasury</b>                      | <b>NOTICE:</b> U.S. Employment Tax Returns and Related Forms.   | <i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37711-37714. | <b>Sep. 30, 2019</b> |
| <b>Treasury</b>                        | Multiple Employer Plans.  | <i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31777-31795. | <b>Oct. 01, 2019</b> |
| <b>Veterans Affairs, Dept. of (VA)</b> | <b>NOTICE:</b> Request for Determination of Loan Guaranty Eligibility—Unmarried Surviving Spouses.    | <i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29936.       | <b>Jul. 25, 2019</b> |
| <b>VA</b>                              | <b>NOTICE:</b> Supplement to VA Forms 21P- 4706b, 21P-4706c and 21P-4718a.                            | <i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28395-28396. | <b>Aug. 19, 2019</b> |
| <b>VA</b>                              | <b>NOTICE:</b> Supplement to Financial Counseling Statement.  | <i>Federal Register</i> , Vol. 84, No. 118, 06/19/2019, 28627-28628. | <b>Aug. 19, 2019</b> |

## Final Rules and Effective Dates

| <u>Agency</u>   | <u>Final Rule</u>          | <u>Federal Register<br/>Publication Date<br/>and Page Number</u>               | <u>Effective Date</u>  |
|---|----------------------------|--|--|
| <b>Bureau of Consumer<br/>Financial Protection<br/>(CFPB)</b> | Regulation C.              | <i>Federal Register</i> ,<br>Vol. 92, No. 176,<br>09/13/2017, 43088-<br>43149. | <b>Jan. 01, 2018</b><br><br>(Amendments to §<br>1003.5 in<br>amendatory<br>instruction 8, the<br>amendments to §<br>1003.6 in<br>amendatory<br>instruction 9, and<br>the amendments<br>to supplement I to<br>part 1003 in<br>amendatory<br>instruction 10 are<br>effective on <b>Jan.<br/>01, 2019</b> ; and the<br>amendments to §<br>1003.2 in<br>amendatory<br>instruction 11, the<br>amendments to §<br>1003.3 in<br>amendatory<br>instruction 12, the<br>amendments to §<br>1003.5 in<br>amendatory<br>instruction 13, the<br>amendments to §<br>1003.6 in<br>amendatory<br>instruction 14, and<br>the amendments<br>to supplement I to<br>part 1003 in<br>amendatory<br>instruction 15 are<br>effective on <b>Jan.<br/>01, 2020</b> .) |
| <b>CFPB</b>   | Amendments to Equal Credit | <i>Federal Register</i> ,  | <b>Jan. 01, 2018</b>   |

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|   | Opportunity Act Ethnicity and Race Information Collection.  | Vol. 82, No. 189, 10/02/2017, 45680-45697.                           | The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective:<br><b>Jan. 01, 2022.</b>      |
| <b>CFPB</b>                                   | Semiannual Regulatory Agenda.   | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29730-29733. | Issued:<br><b>Jun. 24, 2019</b>   |
| <b>CFPB</b>                                   | Fair Lending Report.  | <i>Federal Register</i> , Vol. 84, No. 130, 07/08/2019, 32420-32429. | Issued:<br><b>Jul. 08, 2019</b>   |
| <b>CFPB</b>                                   | Amendments to Regulation CC.  | <i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701. | <b>Sep. 03, 2019</b><br><br>(Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective:<br><b>Jul. 01, 2020)</b> |
| * <b>CFPB</b>                                 | Truth in Lending Annual Threshold Adjustments.  | <i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570. | <b>Jan. 01, 2020</b>  |
| <b>CFPB</b>                                   | Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans. | <i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930. | <b>Nov. 19, 2020</b>  |
| * <b>Commodity Credit Corporation (CCC)</b>   | Market Facilitation Program.  | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36565-36567. | Issued:<br><b>Jul. 29, 2019</b>   |
| * <b>CCC</b>                                  | Trade Mitigation Program.   | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36456-36464. | <b>Jul. 29, 2019</b>  |
| * <b>Commodity Futures Trading Commission</b> | <b>CORRECTION:</b> Revisions to Prohibitions and Restrictions   | <i>Federal Register</i> , Vol. 84, No. 151,                          | <b>Aug. 06, 2019</b>  |

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| (CFTC)   | on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds. | 08/06/2019, 38115.   |  |
| CFTC   | De Minimis Threshold Phase-In Termination Date.  | <i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.   | <b>Dec. 31, 2019</b>   |
| <b>Farm Credit Administration (FCA)</b>          | 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  | Statement on Regulatory Burden.  | <i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21693-21698.  | Published:<br><b>May 15, 2019</b>  |
| FCA  | Loans in Areas Having Special Flood Hazards.   | <i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.  | <b>Jul. 01, 2019</b>   |
| * Farm Service Agency (FSA)                      | Market Facilitation Program.   | <i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36565-36567.   | Issued:<br><b>Jul. 29, 2019</b>  |
| <b>Federal Communications Commission (FCC)</b>   | Declaratory Ruling on Methods to Target Unlawful Robocalls.  | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29387-29389.   | <b>Jun. 07, 2019</b>   |
| FCC  | Semiannual Regulatory Agenda.  | <i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29742-29769.   | Issued:<br><b>Jun. 24, 2019</b>  |
| <b>Federal Crop Insurance Corporation (FCIC)</b> | Catastrophic Risk Protection Endorsement.  | <i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 30857-30862.   | <b>Jun. 30, 2019</b><br><br>Comments Due:<br><b>Aug. 27, 2019</b>                |
| * Federal Deposit Insurance Corporation (FDIC)   | Terminations of Receiverships.   | <i>Federal Register</i> , Vol. 84, No. 133, 07/11/2019, 33068-33069.<br><br><i>Federal Register</i> , Vol. 84, No. 152, 08/07/2019, 38630. | Issued:<br><b>Jul. 11, 2019</b><br><br>Issued:<br><b>Aug. 07, 2019</b>           |
| * FDIC   | <b>CORRECTION:</b> Revisions to Prohibitions and Restrictions  | <i>Federal Register</i> , Vol. 84, No. 151,  | <b>Aug. 06, 2019</b>   |



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|   | on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds. | 08/06/2019, 38115.   |  |
| * | <b>FDIC</b>  | Recordkeeping for Timely Deposit Insurance Determination.  | <i>Federal Register</i> , Vol. 84, No. 146, 07/30/2019, 37020-37052.   |
| * | <b>Federal Housing Finance Agency (FHFA)</b>   | Reporting by Regulated Entities of Stress Testing Results.   | <i>Federal Register</i> , Vol. 84, No. 143, 07/25/2019, 35811.   |
|   | <b>FHFA</b>  | Replacement for ARM Index.   | <i>Federal Register</i> , Vol. 84, No. 131, 07/09/2019, 32738-32742.<br>Issued: <b>Jul. 09, 2019</b><br>Comments Due: <b>Sep. 09, 2019</b> |
|   | <b>FHFA</b>  | Federal Home Loan Bank Capital Requirements.   | <i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308-5333.  |
| * | <b>Federal Financial Institutions Examination Council (FFIEC)</b>  | Order Granting in Part Temporary Waiver Relief.  | <i>Federal Register</i> , Vol. 84, No. 152, 08/07/2019, 38630-38633.   |
| * | <b>Federal Reserve Board (FRB)</b>   | <b>CORRECTION:</b> Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds. | <i>Federal Register</i> , Vol. 84, No. 151, 08/06/2019, 38115.   |
|   | <b>Federal Trade Commission (FTC)</b>  | Rescinding Model Forms and Disclosures.  | <i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23471-23486.  |
|   | <b>FTC</b>   | Military Credit Monitoring.  | <i>Federal Register</i> , Vol. 84, No. 162, 07/01/2019, 31180-31192.   |
|   | <b>Financial Crimes Enforcement Network (FinCEN)</b>   | Innovation Hours Program.  | <i>Federal Register</i> , Vol. 84, No. 104, 05/30/2019, 25120-25122.   |
|   | <b>Health and Human Services, Dept. of (DHHS)</b>  | Health Reimbursement Arrangements and Other Account-Based Group Health   | <i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-   |

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|   | Plans.   | 29027.  |   |
| * | <b>Housing and Urban Development, Dept. of (HUD)</b>   | Termination of Direct Endorsement.  | <i>Federal Register</i> , Vol. 84, No. 136, 07/16/2019, 33961-33962.  |
|   |  |   | Issued:<br><b>Jul. 16, 2019</b>   |
| * | <b>HUD</b>   | Section 108 Loan Guarantee Program Fee.                                       | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35299-35301.  |
|   |  |   | <b>Oct. 01, 2019</b>  |
|   | <b>Labor, Dept. of (DOL)</b>                           | Health Reimbursement Arrangements and Other Account-Based Group Health Plans. | <i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027.  |
|   |  |   | <b>Aug. 19, 2019</b>  |
| * | <b>DOL</b>   | Association Retirement Plans and Other Multiple-Employer Plans.               | <i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37508-37544.  |
|   |  |   | <b>Sep. 30, 2019</b>  |
|   | <b>National Credit Union Administration (NCUA)</b>     | Requirements for Insurance.   | <i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964.   |
|   |  | <b>CORRECTION:</b> Requirements for Insurance.                                | <i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-10784.   |
|   |  | <b>CORRECTION:</b> Requirements for Insurance.                                | <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.   |
|   |  |   | <b>Mar. 26, 2018</b><br>except for the addition of §741.13, which is effective from <b>Mar. 26, 2018</b> , until <b>Dec. 31, 2022</b><br><b>Mar. 26, 2018</b><br><br><b>Apr. 06, 2018</b> |
| * | <b>NCUA</b>  | Fidelity Bond Rules.  | <i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35517-35525.  |
|   |  |   | <b>Oct. 22, 2019</b>  |
| * | <b>NCUA</b>  | Real Estate Appraisals Amendments.  | <i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35525-35538.  |
|   |  |   | <b>Oct. 22, 2019</b>  |
|   | <b>NCUA</b>  | Risk-Based Capital.   | <i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.  |
|   |  |   | <b>Jan. 01, 2020</b>  |
|   | <b>Office of the Comptroller of the Currency (OCC)</b> | Current Expected Credit Losses Methodology for Allowances.                    | <i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250.   |
|   |  |   | <b>Apr. 01, 2019</b>  |

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|   | <b>EXTENSION:</b> Current Expected Credit Losses Methodology for Allowances.  | <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.        | New Effective Date:<br><b>Jul. 01, 2019</b>                   |
| <b>OCC</b>  | Loans in Areas Having Special Flood Hazards.  | <i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.    | <b>Jul. 01, 2019</b>  |
| <b>OCC</b>  | Home Owners' Loan Act.  | <i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007. | <b>Jul. 01, 2019</b>  |
| <b>OCC</b>  | Liquidity Coverage Ratio Rule.  | <i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975-25978. | <b>Jul. 05, 2019</b>  |
| <b>OCC</b>  | Reduced Reporting for Covered Depository Institutions.  | <i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29039-29053. | <b>Jul. 22, 2019</b>  |
| <b>Office of Foreign Assets Control (OFAC)</b>    | Inflations Adjustment of Civil Monetary Penalties.  | <i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27714-27719. | <b>Jun. 14, 2019</b>  |
| <b>OFAC</b>                                       | <b>INTERIM FINAL RULE:</b> Reporting, Procedures, and Penalties Regulations.  | <i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29055-29062. | <b>Jun. 21, 2019</b><br>Comments Due:<br><b>Jul. 22, 2019</b> |
| * <b>Rural Business-Cooperative (RBC)</b>         | Rural Economic Development Loan and Grant Programs for Fiscal Year 2020.  | <i>Federal Register</i> , Vol. 84, No. 138, 07/18/2019, 34333-34337. | Issued:<br><b>Jul. 18, 2019</b>                               |
| <b>Rural Housing Service (RHS)</b>                | <b>NOTICE:</b> 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:<br><b>Dec. 31, 2021</b>          |
| <b>Rural Utility Service (RUS)</b>                | <b>NOTICE:</b> Section 313A Guarantees for Bonds and Notes.   | <i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16457-16461.  | Applications accepted until:<br><b>Jun. 18, 2019</b>          |
| * <b>Securities and Exchange Commission (SEC)</b> | <b>CORRECTION:</b> Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity | <i>Federal Register</i> , Vol. 84, No. 151, 08/06/2019, 38115.       | <b>Aug. 06, 2019</b>  |

|   | Funds.                                      |   |   |
|---|---|---|---|
| * | <b>SEC</b>                                  | <b>CORRECTION:</b> Broker-Dealer Standard of Conduct.   | <i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39178. Issued: <b>Aug. 09, 2019</b>   |
|   | <b>SEC</b>                                  | Amendments to Auditor Independence.   | <i>Federal Register</i> , Vol. 84, No. 129, 07/05/2019, 32040-32060. <b>Oct. 03, 2019</b>   |
|   | <b>Small Business Administration (SBA)</b>  | Express Bridge Loan Pilot Program.  | <i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959. Available: <b>Oct. 16, 2017</b> through <b>Sep. 30, 2020</b>             |
|   |   | Modification of Fee Policy for Express Bridge Loan Pilot Program.                                   | <i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922. <b>May 07, 2018</b>   |
|   | <b>SBA</b>                                  | 504 Loan Program Rural Initiative.  | <i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022. Available: <b>Jul. 19, 2018</b> Through <b>Jul. 20, 2020</b>             |
| * | <b>SBA</b>                                  | <b>INTERIM FINAL RULE:</b> Monetary-Based Industry Size Standards.                                  | <i>Federal Register</i> , Vol. 84, No. 138, 07/18/2019, 34261-34281. <b>Aug. 19, 2019</b><br>Comments Due: <b>Sep. 16, 2019</b>               |
|   | <b>Social Security Administration (SSA)</b> | Initial Enrollment Period for Electronic Consent Based Social Security Number Verification Service. | <i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26712-26713. Enrollment Period from <b>Jul. 17, 2019</b> through <b>Jul. 31, 2019</b> |
| * | <b>Treasury, Dept. of (Treasury)</b>        | Requirement to Notify IRS of Intent to Operate as a Section 501(c)(4) Organization.                 | <i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35301-35307. <b>Jul. 19, 2019</b>   |
|   | <b>Treasury</b>                             | Health Reimbursement Arrangements and Other Account-Based Group Health Plans.                       | <i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027. <b>Aug. 19, 2019</b>   |

\*Denotes new item in the chart