



SDBANKERS ASSOCIATION

August 2022 Regulatory Report

Agencies Issue Updated Policy Statement on Prudent CRE Loan Accommodations and Workouts.

The Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies), in consultation with state bank and credit union regulators, seek comment on an updated policy statement for prudent commercial real estate (CRE) loan accommodations and workouts, which would be relevant to all financial institutions supervised by the agencies. The updated policy statement builds on existing guidance on the need for financial institutions to work prudently and constructively with creditworthy borrowers during times of financial stress, updates existing interagency guidance on CRE loan workouts, and adds a new section on short-term loan accommodations. The updated statement also addresses relevant accounting changes on estimating loan losses and provides updated examples of how to classify and account for loans modified or affected by loan accommodations or loan workout activity. Comments are due **10/03/2022**. The updated policy statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16471.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47273-47293.

Agencies Issue Semi-Annual Regulatory Agendas.

- The Bureau of Consumer Financial Protection Bureau (CFPB) published an agenda as part of the Spring 2022 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from **06/01/2022**, through **05/31/2023**. The next agenda will be published in Fall 2022 and will update this agenda through Fall 2023. Publication of the agenda is in accordance with the Regulatory Flexibility Act. The information is current as of **04/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-14616.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48370.
- The Board of Governors of the Federal Reserve System (FRB) issued an agenda under the Regulatory Flexibility Act and FRB's Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the notice during the period **05/01/2022**, through **10/31/2022**. The next agenda will be published in Fall 2022. Comments about the form or content of the agenda may be submitted any time during the next 6 months. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-15652.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48414-48415.
- The Department of the Treasury (Treasury) issued its semi-annual regulatory agenda. The notice is given pursuant to the requirements of the Regulatory Flexibility Act and Executive Order 12866, which require the publication by Treasury of a semi-annual agenda of regulations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-14609.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48324-48328.
- The Small Business Administration (SBA) issued its semi-annual regulatory agenda. The agenda is a summary of current and projected rulemakings and completed actions of SBA. SBA invites comments on any aspect of the agenda. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-15034.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48352-48356.
- The Department of Labor (DOL) issued its semi-annual agenda of regulations. The internet has become the means for disseminating the entirety of DOL's semi-annual regulatory agenda. However, the Regulatory Flexibility Act requires publication of a regulatory flexibility agenda in the *Federal Register*. The notice

contains DOL's regulatory flexibility agenda. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-14607.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48308-48311.

- The Federal Communications Commission (FCC) published its semi-annual regulatory agenda. Twice a year, in spring and fall, FCC publishes in the *Federal Register* a list in the Unified Agenda of the major items and other significant proceedings under development or review that pertain to the Regulatory Flexibility Act. The Unified Agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The complete Unified Agenda will be published on the internet in a searchable format at: www.reginfo.gov. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-14618.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48378-48412.
- The Securities Exchange Commission (SEC) issued its regulatory flexibility agenda. SEC has published the Chair's agenda of rulemaking actions pursuant to the Regulatory Flexibility Act. The items listed in the Regulatory Flexibility Agenda for Spring 2022 reflect only the priorities of the Chair of SEC, and do not necessarily reflect the view and priorities of any individual Commissioner. Information in the agenda was accurate on **04/22/2022**, the date on which SEC staff completed compilation of the data. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC's complete agenda will be available online at: www.reginfo.gov. Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-15035.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48424-48428.

CFPB Issues Interpretive Rule Regarding FCRA's Limited Preemption of State Laws.

The Bureau of Consumer Financial Protection (CFPB) issued an interpretive rule to clarify the Fair Credit Reporting Act's (FCRA's) limited preemption of State laws. CFPB stated its opinion that States play an important role in the regulation of consumer reporting and that State laws that are not "inconsistent" with FCRA are generally not preempted by the statute. The FCRA also expressly preempts certain categories of State laws. The interpretive rule clarifies that FCRA's express preemption provisions have a narrow and targeted scope. CFPB believes States therefore retain substantial flexibility to pass laws involving consumer reporting to reflect emerging problems affecting local economies and citizens. The interpretive rule provides several illustrative examples. The interpretive rule is effective **07/11/2022**. The interpretive rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-11/pdf/2022-14150.pdf>. *Federal Register*, Vol. 87, No. 131, 07/11/2022, 41042-41046.

CFPB Publishes Advisory Opinion on Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports.

CFPB published an advisory opinion in the *Federal Register* which outlines certain obligations of consumer reporting agencies and consumer report users under section 604 of the Fair Credit Reporting Act (FCRA). The advisory opinion explains that the permissible purposes listed in FCRA section 604(a)(3) are consumer specific, and it affirms that a consumer reporting agency may not provide a consumer report to a user under FCRA section 604(a)(3) unless it has reason to believe that all of the consumer report information it includes pertains to the consumer who is the subject of the user's request. CFPB noted that disclaimers will not cure a failure to have a reason to believe that a user has a permissible purpose for a consumer report provided pursuant to FCRA section 604(a)(3). The advisory opinion also reminds consumer report users that FCRA section 604(f) strictly prohibits a person who uses or obtains a consumer report from doing so without a permissible purpose. The advisory opinion is effective **07/12/2022**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14823.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41243-41246.

CFPB Extends Comment Period for Information Collection Regarding Relationship Banking and Customer Service.

CFPB has extended the comment period for an information collection titled, Request for Information Regarding Relationship Banking and Customer Service. The information collection requested comments regarding relationship

banking and how consumers can assert the right to obtain timely responses to requests for information about their accounts from banks and credit unions with more than \$10 billion in assets, as well as from their affiliates. CFPB has extended the comment period from **07/21/2022**, until **08/22/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-20/pdf/2022-15243.pdf>. *Federal Register*, Vol. 87, No. 138, 07/20/2022, 43253.

CFPB Corrects Comment Date for Mortgage Assistance Relief Services Information Collection.

CFPB issued a correction to notice document 2022-14474 which appeared on pages 40513-40514 in the *Federal Register* issue of Thursday, **07/07/2022**, regarding the information collection titled, Mortgage Assistance Relief Services, Regulation O. The comment due date was incorrect. On page 40514, in the first column, under the DATES heading, in the third line, “October 5, 2022” should read “August 8, 2022.” The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-13/pdf/C1-2022-14474.pdf>. *Federal Register*, Vol. 87, No. 133, 07/13/2022, 41675.

FRB Amends Regulation A.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect FRB’s approval of an increase in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically increased by formula as a result of FRB’s primary credit rate action. On **07/27/2022**, FRB approved a 0.75 percentage point increase in the primary credit rate in effect at each of the twelve Federal Reserve Banks, thereby increasing from 1.75 percent to 2.50 percent the rate that each Reserve Bank charges for extensions of primary credit. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate in effect at each of the twelve Federal Reserve Banks increased by 0.75 percentage points as a result of FRB’s primary credit rate action, thereby increasing from 2.25 percent to 3.00 percent the rate that each Reserve Bank charges for extensions of secondary credit. The amendments to Regulation A reflect the rate changes. The amendments are effective **08/09/2022**. The rate changes for primary and secondary credit were applicable **07/28/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-09/pdf/2022-17018.pdf>. *Federal Register*, Vol. 87, No. 152, 08/09/2022, 48441-48442.

FRB Amends Regulation D.

FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is 2.40 percent, a 0.75 percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The amendments are effective **08/09/2022**. The IORB rate change was applicable on **07/28/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-09/pdf/2022-17019.pdf>. *Federal Register*, Vol. 87, No. 152, 08/09/2022, 48442-48443.

FRB Announces Final Approval of Information Collections.

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with the CFPB’s and FRB’s Regulations V. The information collection is used in connection with the requirements of the Fair Credit Reporting Act (FCRA). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-25/pdf/2022-15816.pdf>. *Federal Register*, Vol. 87, No. 141, 07/25/2022, 44115-44116.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas Pursuant to Section 208.25 of

Regulation H. The information collection is used in connection with the requirements of the Flood Disaster Protection Act, the National Flood Insurance Act, and Regulation H. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-25/pdf/2022-15815.pdf>. *Federal Register*, Vol. 87, No. 141, 07/25/2022, 44118-44119.

- FRB announced final approval of an information collection titled, Federal Reserve Payments Study. The study collects information from organizations with a significant role in processing payments, including depository and financial institutions, general-purpose payment networks, third-party payment processors, issuers of private-label payment instruments, and providers of various alternative payment methods and systems and helps to support FRB's role in the payments system. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-25/pdf/2022-15813.pdf>. *Federal Register*, Vol. 87, No. 141, 07/25/2022, 44119-44120.
- FRB announced final approval of an information collection titled, Interagency Guidance on Funding Liquidity Risk Management. The guidance was issued to provide consistent interagency expectations on sound practices for managing funding and liquidity risk. The guidance includes a number of voluntary recordkeeping provisions that apply to the respondents listed in the notice. The recordkeeping provisions relate to liquidity risk management policies, procedures and assumptions, and contingency funding plans. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16475.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47211-47212.
- FRB announced final approval of an information collection titled, Recordkeeping Provisions Associated with Guidance on Leverage Lending. The guidance outlines high-level principles related to safe-and-sound leveraged lending activities. The guidance includes a number of voluntary recordkeeping provisions that apply to financial institutions that are engaged in leveraged lending activities and for which FRB is the primary federal supervisor, including bank holding companies, savings and loan holding companies, state member banks, and state-chartered branches and agencies of foreign banks that engage in these activities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16476.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47212-47213.
- FRB announced final approval of an information collection titled, Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted. The information collection is used by bank holding companies (BHCs). The Bank Holding Company Act and FRB's Regulation Y require a BHC that, either through foreclosure or otherwise in the ordinary course of collecting a debt previously contracted, acquired voting securities of a bank or BHC, or the securities or assets of a company engaged in a nonbanking activity to seek prior FRB approval in order to retain ownership of those shares or assets for more than two years. The information collection is used in connection with obtaining approval from FRB. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16477.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47214.

FRB Issues Proposed Rule to Implement the Adjustable Interest Rate (LIBOR) Act.

FRB seeks comment on a proposed rule that would implement the Adjustable Interest Rate (LIBOR) Act. The proposed rule would establish benchmark replacements for contracts governed by U.S. law that reference certain tenors of U.S. dollar LIBOR (the overnight and one-, three-, six-, and 12-month tenors) and that do not have terms that provide for the use of a clearly defined and practicable replacement benchmark rate following the first London banking day after **06/30/2023**. The proposed rule also would provide additional definitions and clarifications consistent with the Adjustable Interest Rate (LIBOR) Act. Comments are due **08/29/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-28/pdf/2022-15658.pdf>. *Federal Register*, Vol. 87, No. 144, 07/28/2022, 45268-45281.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding the extension, without revision, of an information collection titled, Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau’s (CFPB) Regulation E, Electronic Fund Transfers (EFTs). The Electronic Funds Transfer Act (EFTA) requires consumers be provided disclosures about the bank terms, costs, and rights related to EFT services. The information collection is used in connection with EFTA. Comments are due **09/23/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-25/pdf/2022-15814.pdf>. *Federal Register*, Vol. 87, No. 141, 07/25/2022, 44116-44118.
- FRB seeks comment regarding the extension, with revision, of an information collection titled, Interchange Transaction Fees Survey. The Debit Card Issuer Survey (FR 3064a) collects data from issuers of debit cards that, together with their affiliates, have assets of \$10 billion or more. The 3064a collects information regarding the volume and value of debit card transactions; chargebacks and returns; costs of authorization, clearance, and settlement of debit card transactions; other costs incurred in connection with particular debit card transactions; fraud prevention costs and fraud losses; and interchange fee revenue. The Payment Card Network Survey (FR 3064b) collects data from payment card networks. The survey includes the volume and value of debit card transactions; interchange fees; network fees; and payments and incentives paid by networks to acquirers, merchants, and issuers. Data from the FR 3064a and FR 3064b are used to fulfill a statutory requirement that FRB disclose certain information regarding debit card transactions on a biennial basis. In addition, FRB uses data from FR 3064b to report on an annual basis the extent to which networks have established separate interchange fees for exempt and covered issuers. Comments are due **09/12/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-13/pdf/2022-14870.pdf>. *Federal Register*, Vol. 87, No. 133, 07/13/2022, 41718-41721.
- FRB seeks comment regarding the renewal of an information collection titled, Savings Association Holding Company Report. Title III of the Dodd-Frank Act transferred to FRB the supervisory functions of the former Office of Thrift Supervision related to savings and loan holding companies (SLHCs) and their non-depository subsidiaries. Pursuant to section 10(b) of the Home Owners’ Loan Act (HOLA), FRB may require SLHCs to file reports concerning their operations. Following the transfer to FRB of authority to supervise SLHCs, FRB determined to exempt certain SLHCs (exempt SLHCs) from regulatory reporting using FRB’s existing regulatory reports, including the Consolidated Financial Statements for Holding Companies (FR Y-9C) and the Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP). An SLHC is an exempt SLHC if it (1) meets the requirements of section 10(c)(9)(C) of HOLA (*i.e.*, it is a “legacy” unitary SLHC) and has primarily commercial assets, with thrift assets making up less than 5 percent of the SLHC’s consolidated assets or (2) primarily holds insurance-related assets and does not submit financial reports with the Securities and Exchange Commission (SEC) pursuant to sections 13 or 15(d) of the Securities Exchange Act. The collection is used in connection with HOLA reporting requirements. Comments are due **10/03/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16478.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47209-47211.

FDIC Issues Notice of Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-05/pdf/2022-16786.pdf>. *Federal Register*, Vol. 87, No. 150, 08/05/2022, 48022.

FDIC Issues Technical Correction to Fair Housing and Consumer Protection in Sales and Insurance Rules.

FDIC issued a technical correction to two regulations to reflect a reorganization and change in the name of its former Consumer Response Center. The new name is the National Center for Consumer and Depositor Assistance. The two regulations affected by the correction are FDIC's Fair Housing Rule and its Consumer Protection in Sales of Insurance Rule. The notice is effective **08/08/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-16961.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48079-48080.

FDIC Issues Proposal to Incorporate TDR Accounting Standards into Deposit Insurance Assessment System.

FDIC seeks comment on a proposed rule that would incorporate updated accounting standards in the risk-based deposit insurance assessment system applicable to all large insured depository institutions (IDIs), including highly complex IDIs. FDIC calculates deposit insurance assessment rates for large and highly complex IDIs based on supervisory ratings and financial measures, including the underperforming assets ratio and the higher-risk assets ratio, both of which are determined, in part, using restructured loans or troubled debt restructurings (TDRs). FDIC has proposed to include modifications to borrowers experiencing financial difficulty, an accounting term recently introduced by the Financial Accounting Standards Board (FASB) to replace TDRs, in the underperforming assets ratio and higher-risk assets ratio for purposes of deposit insurance assessments. Comments are due **08/26/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-27/pdf/2022-15763.pdf>. *Federal Register*, Vol. 87, No. 143, 07/27/2022, 45023-45029.

FDIC Seeks Comment on Application Related Information Collection.

FDIC seeks comment regarding the renewal of an information collection titled, Interagency Charter and Federal Deposit Insurance Application. The Federal Deposit Insurance Act requires financial institutions to apply to FDIC to obtain deposit insurance. The data collection provides FDIC with the information needed to evaluate the applications. Comments are due **08/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-18/pdf/2022-15216.pdf>. *Federal Register*, Vol. 87, No. 136, 07/18/2022, 42723-42725.

FDIC Seeks Comment on HMDA Information Collection.

FDIC seeks comment regarding the renewal of three information collections. The first information collection identified in the notice is titled, Home Mortgage Disclosure Act (HMDA). The Board of Governors of the Federal Reserve System promulgated Regulation C to implement HMDA. The information collection is used in connection with collection and reporting requirement of Regulation C. FDIC also seeks comment regarding an information collection titled, Management Official Interlocks. The collection is used in connection with FDIC's Management Official Interlocks regulation, 12 CFR 348. FDIC also seeks comment on an information collection titled, Interagency Guidance on Leveraged Lending. The collection is used in connection with the requirements within the Interagency Guidance on Leveraged Lending. Comments are due **09/20/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-22/pdf/2022-15663.pdf>. *Federal Register*, Vol. 87, No. 140, 07/22/2022, 43850-43852.

FDIC Announces Intent to Terminate Receivership.

FDIC, as Receiver for the institution listed in the notice, announced it intends to terminate its receiverships for the institution. The liquidation of the assets for the receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of

Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-05/pdf/2022-16787.pdf>. *Federal Register*, Vol. 87, No. 150, 08/05/2022, 48022.

OCC Amends Policy Statement on Minority Depository Institutions.

The Office of the Comptroller of the Currency (OCC) has amended its 2013 Policy Statement on Minority National Banks and Federal Savings Associations. The amendments update and streamline the description of its policies, procedures, and programs on minority depository institutions. The amendments also remove obsolete references. The issuance date of the amended policy is **07/26/2022**. The amended policy statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-01/pdf/2022-16345.pdf>. *Federal Register*, Vol. 87, No. 146, 08/01/2022, 47028-47034.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding the renewal of an information collection titled, Guidance Regarding Unauthorized Access to Customer Information. The Gramm-Leach-Bliley Act (GLBA) requires OCC to establish appropriate standards for national banks, federal savings associations, federal branches and federal agencies of foreign banks, and any subsidiaries of such entities (with certain exceptions) relating to administrative, technical, and physical safeguards to: (1) insure the security and confidentiality of customer records and information; (2) protect against any anticipated threats or hazards to the security or integrity of such records; and (3) protect against unauthorized access to, or use of, such records or information that could result in substantial harm or inconvenience to any customer. The information collection is used in connection with GLBA-related requirements as further outlined in the notice. A second GLBA-related information collection is listed below. Comments are due **08/10/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-11/pdf/2022-14630.pdf>. *Federal Register*, Vol. 87, No. 131, 07/11/2022, 41185-41186.
- OCC seeks comment regarding the renewal of an information collection titled, FFIEC Cybersecurity Assessment Tool (Assessment). OCC and other federal banking agencies, under the auspices of the Federal Financial Institutions Examination Council (FFIEC), have worked diligently to assess and enhance the state of the financial industry's cyber preparedness and to improve the agencies' examination procedures and training to strengthen the oversight of financial industry cybersecurity readiness. The agencies also have focused on providing financial institutions with resources that can assist in protecting them and their customers from the growing risks posed by cyberattacks. The assessment is one of the resources provided to financial institutions. Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-16872.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48224-48225.
- OCC seeks comment regarding an information collection titled, Privacy of Consumer Financial Information. The Gramm-Leach-Bliley Act (GLBA) requires the information collection as is outlined in the notice. A second GLBA-related information collection is listed above. Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-16874.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48226-48227.

HUD Announces Debenture Interest Rates.

The Department of Housing and Urban Development (HUD) announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act. See the notice for the listing of changed interest rates. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-09/pdf/2022-17024.pdf>. *Federal Register*, Vol. 87, No. 152, 08/09/2022, 48492-48494.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Florida, Kansas, and Minnesota**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **11/17/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14765.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41333-41334.
- FEMA issued a notice which identifies communities in the states of **Georgia, Minnesota, and Ohio**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **12/01/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14768.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41334-41335.
- FEMA issued a notice which identifies communities in the states of **Florida, Georgia, Iowa, Michigan, and Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **12/15/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-26/pdf/2022-15915.pdf>. *Federal Register*, Vol. 87, No. 142, 07/26/2022, 44416-44418.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, Colorado, Florida, Georgia, Nevada, 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 effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14763.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41331-41333.

- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, Colorado, Florida, Georgia, Kentucky, Massachusetts, Montana, New Mexico, North Carolina, North Dakota, Pennsylvania, South Carolina, 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 effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-26/pdf/2022-15916.pdf>. *Federal Register*, Vol. 87, No. 142, 07/26/2022, 44418-44420.
- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Maine, North Carolina, North Dakota, Texas, Utah, 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 effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16756.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47771-47773.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Indiana, Michigan, New York, and Oregon**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14764.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41328-41330.
- FEMA issued a notice which lists communities in the states of **Colorado, Connecticut, Florida, Georgia, Kentucky, Maryland, North Carolina, Oklahoma, South Dakota, Texas, and Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14766.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41335-41338.
- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Florida, Kentucky, Oklahoma, Pennsylvania, South Carolina, Texas, Utah, and Virginia**, where the addition or modification of

Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-28/pdf/2022-16193.pdf>. *Federal Register*, Vol. 87, No. 144, 07/28/2022, 45349-45352.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Illinois, Indiana, Michigan, Nebraska, Nevada, New York, and South Carolina**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16485.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47222-47225.
- FEMA issued a notice which lists communities in the states of **Arizona, Colorado, Delaware, Florida, New Hampshire, North Carolina, North Dakota, Pennsylvania, Rhode Island, Texas, and Wyoming**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16758.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47774-47777.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Mississippi**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due

10/11/2022. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14769.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41330-41331.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Utah**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-19/pdf/2022-15334.pdf>. *Federal Register*, Vol. 87, No. 137, 07/19/2022, 43043-43044.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Oklahoma**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-19/pdf/2022-15336.pdf>. *Federal Register*, Vol. 87, No. 137, 07/19/2022, 43044-43045.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Indiana, Michigan, and Ohio**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/26/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-28/pdf/2022-16194.pdf>. *Federal Register*, Vol. 87, No. 144, 07/28/2022, 45347-45349.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **California**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/31/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16481.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47225-47226.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Ohio and Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **10/31/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16484.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47226-47227.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA)

boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Arizona** and **California**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16748.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47768-47769.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Indiana** and **Ohio**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16753.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47769-47770.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Nebraska**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16755.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47770-47771.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Iowa** and **Nebraska**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16749.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47773-47774.

FEMA Withdraws Proposed Flood Hazard Determination.

FEMA has withdrawn proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Lafourche Parish, **Louisiana** and Incorporated Areas. The withdrawal is effective **08/02/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-02/pdf/2022-16488.pdf>. *Federal Register*, Vol. 87, No. 147, 08/02/2022, 47228-47229.

FinCEN Seeks Comment Regarding Information Sharing Between Government Agencies and Financial Institutions.

The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding the renewal, without change, of an information collection titled, Information Sharing Between Government Agencies and Financial Institutions. In general, FinCEN receives requests from law enforcement, reviews the requests, posts the requests on a secure

internet website, and sends notifications to designated contacts within financial institutions across the United States once every two weeks. A 314(a) request contains subject and business names, addresses, and as much identifying data as possible to assist financial institutions in searching their records. The information collection is utilized as part of the 314(a) data collection process. Comments are due **09/09/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-11/pdf/2022-14638.pdf>. *Federal Register*, Vol. 87, No. 131, 07/11/2022, 41186-41188.

IRS Seeks Comment on Information Collection Related to Debt Instruments.

The Internal Revenue Service (IRS) seeks comment regarding an information collection titled, Debt Instruments with Original Discount; Imputed Interest on Deferred Payment Sales or Exchanges of Property; Property Traded on an Established Market. IRS regulations provide definitions, reporting requirements, elections, and general rules relating to the tax treatment of debt instruments with original issue discount and the imputation of, and accounting for, interest on certain sales or exchanges of property. IRS has updated the burden estimates for the information collection due to an inadvertent overstatement in the previous Office of Management and Budget (OMB) submissions. Comments are due **09/12/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-14/pdf/2022-15068.pdf>. *Federal Register*, Vol. 87, No. 134, 07/14/2022, 42266-42267.

FHFA Seeks Comment on Affordable Housing Program Information Collection.

The Federal Housing Finance Agency (FHFA) seeks comment regarding the renewal of an information collection titled, Affordable Housing Program (AHP). Section 10(j) of the Federal Home Loan Bank Act (Bank Act) requires FHFA to promulgate regulations under which each Federal Home Loan Bank (Banks) must establish an AHP to provide subsidy to the Bank's member institutions to finance: (1) homeownership by households with incomes at or below 80 percent of the area median income; and (2) the purchase, construction, or rehabilitation of rental housing in which at least 20 percent of the units will be occupied by, and affordable for, households earning 50 percent or less of the area median income. The information collection is used in connection with the regulation promulgated under the Bank Act. Comments are due **10/04/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-05/pdf/2022-16855.pdf>. *Federal Register*, Vol. 87, No. 150, 08/05/2022, 48023-48025.

SBA Issues Final Rule to Streamline Regulations Related to Surety Bond Guarantee Program.

The Small Business Administration (SBA) issued a final rule to revise various regulations related to SBA's Surety Bond Guarantee Program because they are obsolete, unnecessary, ineffective, or burdensome. Additionally, the final rule clarifies and modernizes certain regulations and conforms them to industry standards. The final rule is effective **09/07/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-16875.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48080-48084.

SBA Announces Rate of Default in 504 Loan Program Involving CDCs.

SBA announced the results of its analysis to identify industries with high rate of default in the 504 Program. The Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act (Economic Aid Act) temporarily provides increased authority to Certified Development Companies (CDCs) participating in SBA Accredited Lenders Program with respect to 504 loans that are not more than \$500,000 and that are not made to a borrower in an industry with a high rate of default. The Economic Aid Act further requires that SBA annually identify the industries with a high rate of default. SBA has determined there are no industries with a high rate of default in the 504 Program based on prior SBA 504 portfolio performance. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-14/pdf/2022-15015.pdf>. *Federal Register*, Vol. 87, No. 134, 07/14/2022, 42257.

SBA Announces Maximum Allowable 7(a) Fixed Interest Rates.

SBA announced the maximum allowable fixed interest rates for 7(a) guaranteed loans, except for Export Working Capital (EWCP) loans. Effective **08/01/2022**, for any complete 7(a) loan application received by SBA of any request for an SBA Loan Number submitted by a lender under its delegated authority, except EWCP loans, the maximum allowable fixed interest rate will be the Prime rate in effect on the first business day of the month plus: (i) 800 basis points for loans of \$25,000 or less; (ii) 700 basis points for loans over \$25,000 but not exceeding \$50,000; (iii) 600 basis points for loans greater than \$50,000, up to and including \$250,000; or (iv) 500 basis points for loans over \$250,000. Future revisions to the maximum allowable fixed interest rate for 7(a) guaranteed loans will be published periodically by SBA in the *Federal Register* and posted monthly on SBA's website. The notice is effective **08/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-01/pdf/2022-16162.pdf>. *Federal Register*, Vol. 87, No. 146, 08/01/2022, 46883.

FCA Issues Proposed Rule on Cyber Risk Management.

The Farm Credit Administration (FCA) issued a proposed rule to rescind and revise FCA regulations to reflect developments in cyber risk and continuously evolving business practices concerning electronic business and to rename the regulations, Cyber Risk Management. The proposed rule would also revise Part 609 to codify existing expectations and ensure the relevance and adequacy of risk management practices, corporate governance, and internal control systems for conducting business in an electronic environment. Comments are due **09/26/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-28/pdf/2022-15747.pdf>. *Federal Register*, Vol. 87, No. 144, 07/28/2022, 45281-45284.

FCA Seeks Comment on Regulatory Burden.

FCA seeks comment to facilitate a retrospective analysis of the requirements FCA imposes on Farm Credit System institutions, including the Federal Agricultural Mortgage Corporation (Farmer Mac). FCA asks comment on any FCA regulation that may be unnecessary, unduly burdensome or costly, duplicative of other requirements, outmoded, insufficient, ineffective, or not based on law. Comments are due **10/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-20/pdf/2022-15434.pdf>. *Federal Register*, Vol. 87, No. 138, 07/20/2022, 43227-43228.

FCIC Seeks Comment on Multiple Peril Crop Insurance Information Collection.

The Federal Crop Insurance Corporation (FCIC) seeks comment regarding the renewal of an information collection titled, Multiple Peril Crop Insurance. The information collection is necessary for administering the federal crop insurance program. Producers are required to report specific data when they apply for federal crop insurance and report acreage, yields, and notices of loss. Insurance companies accept applications; issue policies; establish and provide insurance coverage; compute liability, premium, subsidies, and losses; indemnify producers; and report specific data to FCIC as required in the Appendix III/M13 Handbook. Comments are due **10/04/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-05/pdf/2022-16840.pdf>. *Federal Register*, Vol. 87, No. 150, 08/05/2022, 47957.

Agencies Announce Fees and Percentages Associated with Guarantee Rates and Retention.

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS), (collectively, the agencies) issued a notice to provide applicants with guarantee fee, periodic guarantee retention fee, loan guarantee percentage, and the fee for issuance of loan note guarantee prior to construction completion for various programs of the agencies as listed in the notice. The notice has been published prior to the passage of a FY 2023 appropriation; should the fees need be adjusted after passage of the FY 2023 appropriations, the agencies will publish a subsequent notice in the *Federal Register*. The fees are effective **10/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-14/pdf/2022-15058.pdf>. *Federal Register*, Vol. 87, No. 134, 07/14/2022, 42141-42142.

Agencies Issue Corrections to OneRD Guaranteed Loan Regulation.

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) issued a correction to the OneRD Guaranteed Loan regulation (OneRD). On **12/10/2021**, the agencies published a final rule that made necessary revisions to the policy and procedures that strengthened the oversight and management of the growing Community Facilities, Water and Waste Disposal, Business and Industry, and Rural Energy for America guarantee portfolios. Following final implementation of the rule, the agencies found that a correction due to an omission was necessary. The technical correction makes an amendment to fix a paragraph reference. See the notice for the specific correction. The correction is effective **07/15/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-15/pdf/2022-15105.pdf>. *Federal Register*, Vol. 87, No. 135, 07/15/2022, 42297.

RHS Proposes to Streamline SFHGLP Underwriting Process.

The Rural Housing Service (RHS) issued a proposed rule to amend its regulations that would grant to Delegated Lenders participating in the Single-Family Housing Guaranteed Loan Program (SFHGLP) the authority to make loans and issue Loan Note Guarantees after closing using automated loan underwriting and closing systems. RHS administers the SFHGLP which provides a 90% Loan Note Guarantee to approved lenders in order to reduce the lender's risk of extending loans to low- and moderate-income households in rural areas. The current RHS process requires lenders to submit loan documentation for RHS review and approval at various stages. The process can be time-consuming, and given the growing demand for SFHGLP loans, RHS has proposed to change its regulation to streamline the process of approving SFHGLP loans and issuing Loan Note Guarantees. The revised process is described in the proposed rule. Comments are due **10/03/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-04/pdf/2022-16637.pdf>. *Federal Register*, Vol. 87, No. 149, 08/04/2022, 47646-47652.

CCC Seeks Comment on Facility Guarantee Program Information Collection.

The Commodity Credit Corporation (CCC) seeks comment regarding the extension of an information collection titled, CCC Facility Guarantee Program (FGP). Under FGP, CCC provides payment guarantees to facilitate the financing of manufactured goods and U.S. services to improve or establish agriculture-related facilities in emerging markets. By supporting such goods and services exports, FGP is designed to enhance sales of U.S. agricultural commodities and products to emerging markets where the demand for such commodities and products may be limited due to inadequate storage, processing, handling, or distribution capabilities for such products. Under 7 CFR part 1493, U.S. sellers, foreign financial institutions, and U.S. financial institutions are required to submit and retain information as outlined in the notice. The information collected is used by CCC to manage, plan, evaluate, and account for government resources. Comments are due **10/03/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-03/pdf/2022-16542.pdf>. *Federal Register*, Vol. 87, No. 148, 08/03/2022, 47384-47385.

CFTC Corrects Fee Assessment Notice for Designated Contract Markets and Registered Futures Associations.

The Commodity Futures Trading Commission (CFTC) issued a correction of a document published in the *Federal Register* on **06/17/2022**, Fees for Reviews of the Rule Enforcement Programs of Designated Contract Markets and Registered Futures Associations. The document contained incorrect assessed fee data for four of the entities in Table 2. CFTC has corrected the data contained in Table 2. Each self-regulatory organization is required to remit electronically the applicable fee on or before **08/16/2022**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14820.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41246-41247.

CFTC Extends Comment Period for Climate-Related Financial Risk Information Request.

CFTC extended the comment period for the Request for Information on Climate-Related Financial Risk that was published in the *Federal Register* on **06/08/2022**. Comments are due **10/07/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-07-21/pdf/2022-15621.pdf>. *Federal Register*, Vol. 87, No. 139, 07/21/2022, 43501-43502.

CFTC Seeks Comment on Market Survey Information Collection.

CFTC seeks comment regarding the extension of an information collection titled, Market Surveys. Under CFTC Rule 21.02, upon call by CFTC, information must be furnished related to futures or options positions held or introduced by futures commission merchants, members of contract markets, introducing brokers, foreign brokers, and for options positions, by each reporting market. The rule is designed to assist CFTC in prevention of market manipulation. The information collection is used in connection with the rule. Comments are due **09/12/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-12/pdf/2022-14782.pdf>. *Federal Register*, Vol. 87, No. 132, 07/12/2022, 41293-41294.

CFTC Seeks Comment on SEF and DCM Swap Determination Information Collection.

CFTC seeks comment regarding the extension of an information collection titled, Process for a Swap Execution Facility (SEF) or Designated Contract Market (DCM) to Make a Swap Available to Trade. The collection of information is needed to help determine which swaps should be subject to the trade execution requirement under section 2(h)(8) of the Commodity Exchange Act pursuant to Section 723 of the Dodd-Frank Act. A SEF or DCM that submits a determination that a swap is available to trade must address at least one of several factors to demonstrate that the swap is suitable for trading pursuant to the trade execution requirement. CFTC uses the information collection to facilitate the application of the trade execution requirement and the requirements associated with methods of execution under parts 37 and 38 of CFTC's regulations. Comments are due **09/12/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-13/pdf/2022-14974.pdf>. *Federal Register*, Vol. 87, No. 133, 07/13/2022, 41674-41675.

SEC Updates EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) Filer Manual (Filer Manual) and related rules and forms. See the final rule for explanation of changes made to the Filer Manual. The EDGAR system was upgraded **06/21/2022**. The final rule is effective **07/19/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-19/pdf/2022-15321.pdf>. *Federal Register*, Vol. 87, No. 137, 07/19/2022, 42960-42962.

SEC Issues Final Rule on Voter Proxy Advice.

SEC issued a final rule to adopt amendments to the federal proxy rules governing proxy voting advice as part of SEC's reassessment of the rules and in light of feedback from market participants, certain developments in the market for proxy voting advice, and comments received regarding the proposed amendments. The amendments remove a condition to the availability of certain exemptions from the information and filing requirements of the federal proxy rules for proxy voting advice businesses. The final rule also rescinds certain guidance that SEC issued to investment advisers about their proxy voting obligations. In addition, the amendments remove a note that provides examples of situations in which the failure to disclose certain information in proxy voting advice may be considered misleading within the meaning of the federal proxy rules' prohibition on material misstatements or omissions. Finally, the final rule discusses SEC's view regarding the application of that prohibition to proxy voting advice, in particular with respect to statements of opinion. The amendments and the rescission of the guidance are effective **09/19/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-19/pdf/2022-15311.pdf>. *Federal Register*, Vol. 87, No. 137, 07/19/2022, 43168-43197.

SEC Issues Proposed Rule to Update Certain Substantial Basis for Exclusion of Shareholder Proposals.

SEC issued a proposed rule to update certain substantive basis for exclusion of shareholder proposals under SEC's shareholder proposal rule. The revisions would amend the substantial implementation exclusion to specify that a proposal may be excluded if the company has already implemented the essential elements of the proposal. SEC has also proposed to specify when a proposal substantially duplicates another proposal for purposes of the duplication exclusion. In addition, SEC has proposed to amend the resubmission exclusion to provide that a proposal constitutes a resubmission if it substantially duplicates another proposal. Under the proposed revisions, for purposes of both the duplication exclusion and the resubmission exclusion, a proposal would substantially duplicate another proposal if it addresses the same subject matter and seeks the same objective by the same means. Comments are due **09/12/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-27/pdf/2022-15348.pdf>. *Federal Register*, Vol. 87, No. 143, 07/27/2022, 45052-45075.

FTC Issues Proposed Rule Related to Motor Vehicle Dealers Trade Regulation.

The Federal Trade Commission (FTC) seeks comment on a proposed rule related to the sale, financing, and leasing of motor vehicles by motor vehicle dealers. The proposed rule would prohibit motor vehicle dealers from making certain misrepresentations in the course of selling, leasing, or arranging financing for motor vehicles, require accurate pricing disclosures in dealers' advertising and sales discussions, require dealers to obtain consumers' express, informed consent for charges, prohibit the sale of any add-on product or service that confers no benefit to the consumer, and require dealers to keep records of advertisements and customer transactions. Comments are due **09/12/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-13/pdf/2022-14214.pdf>. *Federal Register*, Vol. 87, No. 133, 07/13/2022, 42012-42048.

FTC Issues Proposed Rule Concerning Use of Endorsements and Testimonials in Advertising.

FTC seeks comment on proposed revisions to its Guides Concerning the Use of Endorsements and Testimonials in Advertising (the Guides). The Guides, 16 CFR part 255, are designed to assist businesses and others in conforming their endorsement and testimonial advertising practices to the requirements of section 5 of the FTC Act. Comments are due **09/26/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-26/pdf/2022-12327.pdf>. *Federal Register*, Vol. 87, No. 142, 07/26/2022, 44288-44306.

FTC Issues Notice of Intent to Seek Comment on Regulatory Review Schedule.

FTC released a notification of intent to request comment regarding its regulatory review schedule. As part of its ongoing, systematic review of all FTC rules and guides, FTC announced a modified ten-year regulatory review schedule. To ensure its rules and industry guides remain relevant and not unduly burdensome, FTC reviews rules and guides on a ten-year schedule. Each year FTC publishes its review schedule, with adjustments made in response to public input, changes in the marketplace, and resource demands. When FTC reviews a rule or guide, it publishes a document in the *Federal Register* seeking comment on the continuing need for the rule or guide, as well as costs and benefits of the rule or guide to consumers and businesses. Based on feedback, FTC may modify or repeal the rule or guide to address public concerns or changed conditions, or to reduce undue regulatory burden. FTC posts information about its review schedule on its website to facilitate comment. The website contains an updated review schedule, a list of rules and guides previously eliminated in the regulatory review process, and FTC's regulatory review plan. No FTC determination on the need for, or the substance of, the rules and guides listed in the notice should be inferred from the notification. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-05/pdf/2022-16863.pdf>. *Federal Register*, Vol. 87, No. 150, 08/05/2022, 47947-47949.

NCUA Finalizes Asset Threshold for Determining Appropriate Supervisory Office.

The National Credit Union Administration (NCUA) issued a final rule to revise the \$10 billion asset threshold used for assigning supervision of consumer federally insured credit unions (FICUs) to the Office of National Examinations and Supervision (ONES). The final rule only applies to FICUs whose assets are \$10 billion or more (covered credit unions). The final rule provides that covered credit unions with less than \$15 billion in total assets (tier I credit unions) will be supervised by the appropriate NCUA Regional Office. Covered credit unions with \$15

billion or more in total assets (tier II and tier III credit unions) continue to be supervised by ONES. The final rule does not alter any regulatory requirements for covered credit unions. The final rule is effective **01/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-07-27/pdf/2022-16009.pdf>. *Federal Register*, Vol. 87, No. 143, 07/27/2022, 45005-45010.

NCUA Issues Proposed Rule on Cyber Incident Notification Requirements.

NCUA issued a proposed rule to require federally-insured credit unions (FICUs) that experience a reportable cyber incident to report the incident to NCUA as soon as possible and no later than 72 hours after the FICU reasonably believes that it has experienced a reportable cyber incident. The notification requirement provides an early alert to NCUA and does not require credit unions to provide a detailed incident assessment to NCUA within the 72-hour time frame. Comments are due **09/26/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-07-27/pdf/2022-16013.pdf>. *Federal Register*, Vol. 87, No. 143, 07/27/2022, 45029-45036.

NCUA Seeks Comment on Appraisal Information Collection.

NCUA seeks comment regarding an information collection titled, Appraisals, 12 CFR 722. Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) was enacted to protect federal financial and public policy interests in real estate related transactions. To achieve this purpose, the statute directed NCUA, as one of the federal financial institutions' regulatory agencies, to adopt standards for the performance of real estate appraisals in connection with federally-related transactions. FIRREA requires that appraisals be maintained in writing and meet certain minimum standards. NCUA regulation Part 722 carries out the statutory requirements. The information collection is attributed to the regulation and statutory requirements. Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-08-08/pdf/2022-16925.pdf>. *Federal Register*, Vol. 87, No. 151, 08/08/2022, 48200-48201.

VA Seeks Comment on VALERI System and Title Requirements for Conveyance of Real Property Information Collection.

The Department of Veteran Affairs (VA) seeks comment regarding revisions to an information collection titled, VA Loan Electronic Reporting Interface (VALERI) System and Title Requirements for Conveyance of Real Property to the Secretary. VA has modified the collection to address the event loss mitigation efforts are unsuccessful and a VA-guaranteed loan goes into foreclosure. Statutory requirements for conveyance of properties to VA are found in chapter 37 of title 38, United States Code. The implementing regulations are found in part 36 of title 38, Code of Federal Regulations (CFR). In 38 CFR 36.4323, titled, Election to Convey Security, VA explains that each conveyance or transfer of real property to VA pursuant to the section shall be acceptable if: the holder thereby covenants or warrants against the acts of the holder and those claiming under the holder (e.g., by special warranty deed); and it vests in VA or will entitle VA to such title as is or would be acceptable to prudent lending institutions, informed buyers, title companies, and attorneys, generally, in the community in which the property is situated.

Comments are due within 30 days of publication. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-07-13/pdf/2022-14909.pdf>. *Federal Register*, Vol. 87, No. 133, 07/13/2022, 41873.

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>
Farm Credit Administration (FCA)	Increase in Direct Lender Association's YBS Activity and Reinforce Supervisory Responsibilities of Funding Banks.	<i>Federal Register</i> , Vol. 87, No. 116, 06/16/2022, 36261-36266.	Aug. 15, 2022
* FCA	Cyber Risk Management.	<i>Federal Register</i> , Vol. 87, No. 144, 07/28/2022, 45281-45284.	Sep. 26, 2022
Federal Deposit Insurance Corporation (FDIC)	Revised Deposit Insurance Assessment Rates.	<i>Federal Register</i> , Vol. 87, No. 126, 07/01/2022, 39388-39411.	Aug. 20, 2022
* FDIC	Amendments to Incorporate Troubled Debt Restructuring Accounting Standards Update into Deposit Insurance Assessment System.	<i>Federal Register</i> , Vol. 87, No. 143, 07/27/2022, 45023-45029.	Aug. 26, 2022
* FDIC	POLICY STATEMENT: Prudent Commercial Real Estate Loan Accommodations and Workouts.	<i>Federal Register</i> , Vol. 87, No. 147, 08/02/2022, 47273-47293.	Oct. 03, 2022
* Federal Reserve Board (FRB)	Implementation of the Adjustable Interest Rate (LIBOR) Act.	<i>Federal Register</i> , Vol. 87, No. 144, 07/28/2022, 45268-45281.	Aug. 29, 2022
* Federal Trade Commission (FTC)	Motor Vehicle Dealers Trade Regulation Rule.	<i>Federal Register</i> , Vol. 87, No. 133, 07/13/2022, 42012-42048.	Sep. 12, 2022
* FTC	Guides Concerning the Use of Endorsements and Testimonials in Advertising.	<i>Federal Register</i> , Vol. 87, No. 142, 07/26/2022, 44288-44306.	Sep. 26, 2022
Internal Revenue Service (IRS)	Definition of Foreign Currency Contract Under Internal Revenue Code.	<i>Federal Register</i> , Vol. 87, No. 128, 07/06/2022, 40168-40172.	Sep. 06, 2022
IRS	Guidance on Deductibility of Certain Interest by Estates.	<i>Federal Register</i> , Vol. 87, No. 123,	Sep. 26, 2022

		06/28/2022, 38331-38343.	
*	National Credit Union Administration (NCUA)	Cyber Incident Notification Requirements for Federally-Insured Credit Unions.	<i>Federal Register</i> , Vol. 87, No. 143, 07/27/2022, 45029-45036. Sep. 26, 2022
*	NCUA	POLICY STATEMENT: Prudent Commercial Real Estate Loan Accommodations and Workouts.	<i>Federal Register</i> , Vol. 87, No. 147, 08/02/2022, 47273-47293. Oct. 03, 2022
*	Office of the Comptroller of the Currency (OCC)	POLICY STATEMENT: Prudent Commercial Real Estate Loan Accommodations and Workouts.	<i>Federal Register</i> , Vol. 87, No. 147, 08/02/2022, 47273-47293. Oct. 03, 2022
*	Rural Housing Service (RHS)	Amendments to Streamline Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 87, No. 149, 08/04/2022, 47646-47652. Oct. 03, 2022
	Securities and Exchange Commission (SEC)	Enhanced Disclosures by Certain Investment Advisers and Investment Companies About Environmental, Social, and Governance Investment Practices.	<i>Federal Register</i> , Vol. 87, No. 117, 06/17/2022, 36654-36761. Aug. 16, 2022
	SEC	Amendment to Rules Regarding Investment Company Names.	<i>Federal Register</i> , Vol. 87, No. 117, 06/17/2022, 36594-36651. Aug. 16, 2022
	SEC	Comments Requested on Certain Information Providers Acting as Investment Advisers.	<i>Federal Register</i> , Vol. 87, No. 119, 06/22/2022, 37254-37262. Aug. 16, 2022
*	SEC	Update Certain Substantive Basis for Exclusion of Shareholder Proposals.	<i>Federal Register</i> , Vol. 87, No. 143, 07/27/2022, 45052-45075. Sep. 12, 2022

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)	Fair Credit Reporting Act's Limited Preemption of State Laws.	<i>Federal Register</i> , Vol. 87, No. 131, 07/11/2022, 41042-41046.	Jul. 11, 2022
*	CFPB	ADVISORY OPINION: Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports under FCRA.	<i>Federal Register</i> , Vol. 87, No. 132, 07/12/2022, 41243-41246.	Jul. 12, 2022
*	CFPB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48370.	Issued: Aug. 08, 2022
*	CFPB	NOTICE: Comment Period Extended for Information Regarding Relationship Banking and Customer Service.	<i>Federal Register</i> , Vol. 87, No. 138, 07/20/2022, 43253.	Comments Due: Aug. 22, 2022
	CFPB	NOTICE: Request for Information Regarding Employer-Driven Debt.	<i>Federal Register</i> , Vol. 87, No. 117, 06/17/2022, 36469-36472.	Comments Due: Sep. 07, 2022
	CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Assistance Relief Services, Regulation O.	<i>Federal Register</i> , Vol. 87, No. 129, 07/07/2022, 40513-40514.	Comments Due: Oct. 05, 2022
*		CORRECTION: Comment Date for Information Collection: Mortgage Assistance Relief Services, Regulation O Corrected.	<i>Federal Register</i> , Vol. 87, No. 133, 07/13/2022, 41675.	Corrected Comment Due Date: Aug. 08, 2022
*	Commodity Credit Corporation (CCC)	NOTICE: Comments Requested on Information Collection: CCC Facility Guarantee Program.	<i>Federal Register</i> , Vol. 87, No. 148, 08/03/2022, 47384-47385.	Comments Due: Oct. 03, 2022
*	Commodity Futures Trading Commission (CFTC)	CORRECTION: Fees Assessment Notice for Designated Contract Markets and Registered Futures Associations.	<i>Federal Register</i> , Vol. 87, No. 132, 07/12/2022, 41246-41247.	Aug. 16, 2022
*	CFTC	NOTICE: Comments Requested on Information Collection: Market Surveys.	<i>Federal Register</i> , Vol. 87, No. 132, 07/12/2022, 41293-	Comments Due: Sep. 12, 2022

		41294.	
*	CFTC	NOTICE: Comments Requested on Information Collections: Process for a Swap Execution Facility or Designated Contract Market To Make a Swap Available To Trade.	<i>Federal Register</i> , Vol. 87, No. 133, 07/13/2022, 41674-41675. Comments Due: Sep. 12, 2022
*	CFTC	NOTICE: Comment Period Extended for Request for Information on Climate-Related Financial Risk.	<i>Federal Register</i> , Vol. 87, No. 139, 07/21/2022, 43501-43502. Comments Due: Oct. 07, 2022
*	Farm Credit Administration (FCA)	NOTICE: Statement on Regulatory Burden.	<i>Federal Register</i> , Vol. 87, No. 138, 07/20/2022, 43227-43228. Comments Due: Oct. 18, 2022
	FCA	NOTICE: Effective Date for Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560. Jan. 01, 2023
		NOTICE: Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559. Jan. 01, 2023
	FCA	Implementation of Current Expected Credit Losses Methodology for Allowance, Related Adjustments to the Tier 1/Tier 2 Capital Rule.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27483-27494. Jan. 01, 2023
*	Federal Communications Commission (FCC)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48378-48412. Issued: Aug. 08, 2022
	Federal Crop Insurance Corporation (FCIC)	Amendments to Crop Insurance Reporting and Other Changes.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 38883-38900. Jun. 30, 2022 Comments Due: Aug. 29, 2022
*	FCIC	NOTICE: Comments Requested on Information Collection: Multiple Peril Crop Insurance.	<i>Federal Register</i> , Vol. 87, No. 150, 08/05/2022, 47957. Comments Due: Oct. 04, 2022
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 87, No. 150, 08/05/2022, 48022. Issued: Aug. 05, 2022
*	FDIC	NOTICE: Intent to Terminate Receivership.	<i>Federal Register</i> , Vol. 87, No. 150, 08/05/2022, 48022. Issued: Aug. 05, 2022

*	FDIC	NOTICE: Technical Correction to Fair Housing Rule and Consumer Protection in Sales of Insurance Rule.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48079-48080.	Aug. 08, 2022
*	FDIC	NOTICE: Comments Requested on Information Collection: Interagency Charter and Federal Deposit Insurance Application.	<i>Federal Register</i> , Vol. 87, No. 136, 07/18/2022, 42723-42725.	Comments Due: Aug. 17, 2022
	FDIC	NOTICE: Comments Requested on Three Information Collections: Community Reinvestment Act, External Audits, and Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 87, No. 118, 06/21/2022, 36855-36858.	Comments Due: Aug. 22, 2022
*	FDIC	NOTICE: Comments Requested on Information Collection: Home Mortgage Disclosure Act (HMDA), Management Official Interlocks, and Interagency Guidance on Leveraged Lending.	<i>Federal Register</i> , Vol. 87, No. 140, 07/22/2022, 43850-43852.	Comments Due: Sep. 20, 2022
*	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collection: Affordable Housing Program.	<i>Federal Register</i> , Vol. 87, No. 150, 08/05/2022, 48023-48025.	Comments Due: Oct. 04, 2022
*	Federal Reserve Board (FRB)	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's and FRB's Regulations V.	<i>Federal Register</i> , Vol. 87, No. 141, 07/25/2022, 44115-44116.	Issued: Jul. 25, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas Pursuant to Section 208.25 of Regulation H.	<i>Federal Register</i> , Vol. 87, No. 141, 07/25/2022, 44118-44119.	Issued: Jul. 25, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Federal Reserve Payments Study.	<i>Federal Register</i> , Vol. 87, No. 141, 07/25/2022, 44119-44120.	Issued: Jul. 25, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Interagency Guidance on Funding Liquidity Risk Management.	<i>Federal Register</i> , Vol. 87, No. 147, 08/02/2022, 47211-47212.	Issued: Aug. 02, 2022
*	FRB	NOTICE: Final Approval of	<i>Federal Register</i> , Vol.	Issued:

	Information Collection: Recordkeeping Provisions Associated with Guidance on Leveraged Lending.	87, No. 147, 08/02/2022, 47212- 47213.	Aug. 02, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted.	<i>Federal Register</i> , Vol. 87, No. 147, 08/02/2022, 47214.
			Issued: Aug. 02, 2022
*	FRB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48414- 48415.
			Issued: Aug. 08, 2022 Comments may be submitted any time during next 6 months.
*	FRB	Amendments to Regulation A, Extensions of Credit by Federal Reserve Banks.	<i>Federal Register</i> , Vol. 87, No. 152, 08/09/2022, 48441- 48442.
			Aug. 09, 2022
*	FRB	Amendments to Regulation D to Revise IORB Maintained at Federal Reserve Banks.	<i>Federal Register</i> , Vol. 87, No. 152, 08/09/2022, 48442- 48443.
			Aug. 09, 2022
	FRB	NOTICE: Comments Requested on Information Collection: Intermittent Survey of Businesses.	<i>Federal Register</i> , Vol. 87, No. 127, 07/05/2022, 39831- 39832.
			Comments Due: Sep. 06, 2022
	FRB	NOTICE: Comments Requested on Information Collection: Securities of State Member Banks as Required by Regulation H.	<i>Federal Register</i> , Vol. 87, No. 130, 07/08/2022, 40841- 40842.
			Comments Due: Sep. 06, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Interchange Transaction Fees Survey.	<i>Federal Register</i> , Vol. 87, No. 133, 07/13/2022, 41718- 41721.
			Comments Due: Sep. 12, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation E, Electronic Fund Transfers.	<i>Federal Register</i> , Vol. 87, No. 141, 07/25/2022, 44116- 44118.
			Comments Due: Sep. 23, 2022
	FRB	Amendments to Regulation J to Govern Funds Transferred Through Fedwire Funds Service and FedNow Service.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34350- 34376.
			Oct. 01, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Savings	<i>Federal Register</i> , Vol. 87, No. 147,
			Comments Due: Oct. 03, 2022

	Association Holding Company Report.	08/02/2022, 47209-47211.	
*	Federal Trade Commission (FTC)	NOTICE: Modified Ten-Year Regulatory Review Schedule.	<i>Federal Register</i> , Vol. 87, No. 150, 08/05/2022, 47947-47949. Issued: Aug. 05, 2022
*	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Information Collection: Information Sharing Between Government Agencies and Financial Institutions.	<i>Federal Register</i> , Vol. 87, No. 131, 07/11/2022, 41186-41188. Comments Due: Sep. 09, 2022
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Debenture Interest Rates.	<i>Federal Register</i> , Vol. 87, No. 152, 08/09/2022, 48492-48494. Issued: Aug. 09, 2022
*	Internal Revenue Service (IRS)	NOTICE: Comments Requested on Information Collections: Debt Instruments with Original Discount; Imputed Interest on Deferred Payment Sales or Exchanges of Property; Property Traded on an Established Market.	<i>Federal Register</i> , Vol. 87, No. 134, 07/14/2022, 42266-42267. Comments Due: Sep. 12, 2022
*	Labor, Department of (DOL)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48308-48311. Issued: Aug. 08, 2022
	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Two Information Collections: Borrowed Funds from Natural Person and Corporate Credit Unions.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 39131-39132. Comments Due: Aug. 29, 2022
*	NCUA	NOTICE: Comments Requested on Information Collection: Appraisals, 12 CFR 722.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48200-48201. Comments Due: Sep. 07, 2022
*	NCUA	Asset Threshold for Determining the Appropriate Supervisory Office.	<i>Federal Register</i> , Vol. 87, No. 143, 07/27/2022, 45005-45010. Jan. 01, 2023
*	Office of the Comptroller of the Currency (OCC)	Amended Policy Statement on Minority Depository Institutions.	<i>Federal Register</i> , Vol. 87, No. 146, 08/01/2022, 47028-47034. Jul. 26, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Guidance Regarding Unauthorized Access to	<i>Federal Register</i> , Vol. 87, No. 131, 07/11/2022, 41185-

	Customer Information.	41186.	
OCC	NOTICE: Comments Requested on Information Collection: Regulation E-Electronic Fund Transfer Act; Prepaid Account Provisions.	<i>Federal Register</i> , Vol. 87, No. 124, 06/29/2022, 38827-38829.	Comments Due: Aug. 29, 2022
OCC	NOTICE: Comments Requested on Information Collection: Annual Stress Test Rule.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 39159-39160.	Comments Due: Aug. 29, 2022
OCC	NOTICE: Comments Requested on Information Collection: Licensing Manual.	<i>Federal Register</i> , Vol. 87, No. 126, 07/01/2022, 39590-39592.	Comments Due: Aug. 30, 2022
* OCC	NOTICE: Comments Requested on Information Collection: FFIEC Cybersecurity Assessment Tool.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48224-48225.	Comments Due: Sep. 07, 2022
* OCC	NOTICE: Comments Requested on Information Collection: Privacy of Consumer Financial Information.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48226-48227.	Comments Due: Sep. 07, 2022
Office of Foreign Assets Control (OFAC)	NOTICE: Comments Requested on Information Collection: Iranian Financial Sanctions Regulations Report on Closure by U.S. Financial Institutions of Correspondent Accounts and Payable-Through Accounts.	<i>Federal Register</i> , Vol. 87, No. 115, 06/15/2022, 36206.	Comments Due: Aug. 15, 2022
* Rural Business-Cooperative Service (RBC)	NOTICE: Technical Correction to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 135, 07/15/2022, 42297.	Jul. 15, 2022
RBC	NOTICE: FY 2022 Funding Opportunity for Rural Placemaking Innovation Challenge.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 39053-39063.	Applications Due: Aug. 15, 2022
RBC	NOTICE: Comments Requested on Information Collection: 7 CFR Part 4280-E, Rural Business Development Grants.	<i>Federal Register</i> , Vol. 87, No. 130, 07/08/2022, 40782-40783.	Comments Due: Sep. 06, 2022
* RBC	NOTICE: Fees and Percentages Associated with Guarantee Rates and Retention.	<i>Federal Register</i> , Vol. 87, No. 134, 07/14/2022, 42141-42142.	Oct. 01, 2022

*	Rural Housing Service (RHS)	NOTICE: Technical Correction to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 135, 07/15/2022, 42297.	Jul. 15, 2022
	RHS	NOTICE: FY 2022 Funding Opportunity for Rural Placemaking Innovation Challenge.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 39053-39063.	Applications Due: Aug. 15, 2022
*	RHS	NOTICE: Fees and Percentages Associated with Guarantee Rates and Retention.	<i>Federal Register</i> , Vol. 87, No. 134, 07/14/2022, 42141-42142.	Oct. 01, 2022
*	Rural Utilities Service (RUS)	NOTICE: Technical Correction to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 135, 07/15/2022, 42297.	Jul. 15, 2022
	RUS	NOTICE: FY 2022 Funding Opportunity for Rural Placemaking Innovation Challenge.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 39053-39063.	Applications Due: Aug. 15, 2022
*	RUS	NOTICE: Fees and Percentages Associated with Guarantee Rates and Retention.	<i>Federal Register</i> , Vol. 87, No. 134, 07/14/2022, 42141-42142.	Oct. 01, 2022
*	Securities and Exchange Commission (SEC)	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 87, No. 137, 07/19/2022, 42960-42962.	Jul. 19, 2022
	SEC	NOTICE: List of Rules To Be Reviewed Pursuant to the Regulatory Flexibility Act.	<i>Federal Register</i> , Vol. 87, No. 121, 06/24/2022, 37772-37773.	Comments Due: Aug. 23, 2022
	SEC	Convert Certain Paper Filings to Electronic Submissions.	<i>Federal Register</i> , Vol. 87, No. 125, 06/30/2022, 38943-38981.	Aug. 29, 2022
*	SEC	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48424-48428.	Comments Due: Sep. 07, 2022
*	SEC	Amendments to Proxy Voting Advice Rules.	<i>Federal Register</i> , Vol. 87, No. 137, 07/19/2022, 43168-43197.	Sep. 19, 2022
	Small Business	INTERIM FINAL RULE: Implementation of Temporary 504	<i>Federal Register</i> , Vol. 87, No. 122,	Jun. 27, 2022

Administration (SBA)	Express Loan Authority for Certified Development Companies to Participate in the Accredited Lenders Program.	06/27/2022, 37979-37982.	Comments Due: Aug. 26, 2022
* SBA	NOTICE: Rate of Default for 504 Loan Programs Involving CDCs.	<i>Federal Register</i> , Vol. 87, No. 134, 07/14/2022, 42257.	Issued: Jul. 14, 2022
* SBA	NOTICE: Maximum Allowable 7(a) Fixed Interest Rates.	<i>Federal Register</i> , Vol. 87, No. 146, 08/01/2022, 46883.	Aug. 01, 2022
* SBA	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48352-48356.	Issued: Aug. 08, 2022
* SBA	Streamline Regulations Related to SBA's Surety Bond Guarantee Program.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48080-48084.	Sep. 07, 2022
* Treasury, Dept. of (Treasury)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48324-48328.	Issued: Aug. 08, 2022
* Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Revised VALERI System and Title Requirements for Conveyance of Real Property.	<i>Federal Register</i> , Vol. 87, No. 133, 07/13/2022, 41873.	Comments Due: Within 30 days of publication.
VA	NOTICE: Comments Requested on Information Collection: Request for a Certificate of Eligibility for VA Home Loan Benefit.	<i>Federal Register</i> , Vol. 87, No. 119, 06/22/2022, 37376.	Comments Due: Aug. 22, 2022

* Denotes new item in the chart