



December 2019 Regulatory Report

Agencies Finalize Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the Commodity Futures Trading Commission (CFTC), and the Securities and Exchange Commission (SEC) are adopting amendments to the regulations implementing section 13 of the Bank Holding Company Act. Section 13 contains certain restrictions on the ability of a banking entity and nonbank financial company supervised by FRB to engage in proprietary trading and have certain interests in, or relationships with, a hedge fund or private equity fund. These final amendments are intended to provide banking entities with clarity about what activities are prohibited and to improve supervision and implementation of section 13. The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is **01/01/2020**; the effective date for amendatory instructions 60 through 73 (SEC) is **01/13/2020**; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is **01/01/2020**, through **12/31/2020**, except for amendatory instruction 74 (SEC), which is effective **01/13/2020**, through **12/31/2020**. Banking entities must comply with the final amendments by **01/01/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-14/pdf/2019-22695.pdf>. *Federal Register*, Vol. 84, No. 220, 11/14/2019, 61974-62277.

Agencies Finalizes Capital Simplification for Qualifying Community Banking Organizations.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are adopting a final rule that provides for a simple measure of

capital adequacy for certain community banking organizations, consistent with section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (final rule). Under the final rule, depository institutions and depository institution holding companies that have less than \$10 billion in total consolidated assets and meet other qualifying criteria, including a leverage ratio (equal to tier 1 capital divided by average total consolidated assets) of greater than 9 percent, will be eligible to opt into the community bank leverage ratio framework (qualifying community banking organizations). Qualifying community banking organizations that elect to use the community bank leverage ratio framework and that maintain a leverage ratio of greater than 9 percent will be considered to have satisfied the generally applicable risk-based and leverage capital requirements in the agencies' capital rules (generally applicable rule) and, if applicable, will be considered to have met the well-capitalized ratio requirements for purposes of section 38 of the Federal Deposit Insurance Act. The final rule includes a two-quarter grace period during which a qualifying community banking organization that temporarily fails to meet any of the qualifying criteria, including the greater than 9 percent leverage ratio requirement, generally would still be deemed well-capitalized so long as the banking organization maintains a leverage ratio greater than 8 percent. At the end of the grace period, the banking organization must meet all qualifying criteria to remain in the community bank leverage ratio framework or otherwise must comply with and report under the generally applicable rule. Similarly, a banking organization that fails to maintain a leverage ratio greater than 8 percent would not be permitted to use the grace period and must comply with the capital rule's generally applicable requirements and file the appropriate regulatory reports. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-13/pdf/2019-23472.pdf>. *Federal Register*, Vol. 84, No. 219, 11/13/2019, 61776-61804.

Agencies Finalize Simplifications to the Capital Rule.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are adopting a final rule that permits insured depository institutions and depository institution holding companies not subject to the advanced approaches capital rule to implement certain provisions of the final rule titled Regulatory Capital: Simplifications to the Capital Rule Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996, which was issued by the agencies in **07/22/2019**, (Capital Simplifications Final Rule) on **01/01/2020**, rather than **04/01/2020**, as initially provided. Consistent with this approach, the transition provisions of the regulatory capital rule are being amended to provide that banking organizations not subject to the advanced approaches capital rule will be permitted to implement the Capital Simplifications Final Rule as of its revised effective date in the quarter beginning **01/01/2020**, or to wait until the quarter beginning **04/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-13/pdf/2019-23467.pdf>. *Federal Register*, Vol. 84, No. 219, 11/13/2019, 61804-61808.

CFPB Issues Interpretive Rule on Regulation Z.

The Bureau of Consumer Financial Protection (CFPB) issued an interpretive rule which construes CFPB's Regulation Z, which implements the Truth in Lending Act (TILA). Generally, if a mortgage loan originator organization employs an individual loan originator who is not licensed and is not required to be licensed, Regulation Z requires the loan originator organization to perform specific screening of that individual before permitting the individual to act as a loan originator and to provide certain ongoing training. Regulation Z is ambiguous as to whether these requirements apply to loan originator organizations employing individual loan originators who have temporary authority to originate loans pursuant to the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018 (EGRRCPA) amendments to the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act). These amendments take effect on November 24, 2019. This interpretive rule concludes that a loan originator organization is not required to comply with certain screening and training

requirements under Regulation Z if the individual loan originator employee is authorized to act as a loan originator pursuant to the temporary authority described in the SAFE Act. The interpretive rule is effective **11/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-19/pdf/2019-24944.pdf>. *Federal Register*, Vol. 84, No. 223, 11/19/2019, 63791-63794.

CFPB Issues Final Rule on Fair Credit Reporting Act Disclosures.

CFPB issued a final rule amending an appendix for Regulation V, which implements the Fair Credit Reporting Act (FCRA). CFPB is required to calculate annually the dollar amount of the maximum allowable charge for disclosures by a consumer reporting agency to a consumer pursuant to FCRA Section 609; this final rule establishes the maximum allowable charge for the 2020 calendar year. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-27/pdf/2019-25695.pdf>. *Federal Register*, Vol. 84, No. 229, 11/27/2019, 65280-65281.

CFPB Issues Correction to Truth in Lending Annual Threshold Adjustments.

CFPB published a final rule in the *Federal Register* on **08/01/2019** amending the regulation text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA), to include annual calculations for dollar amounts for several provisions in Regulation Z. This document corrects an error in one of the amendments to the official interpretation for Regulation Z. The correction is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25812.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65646-65647.

CFPB Proposes Amendments to Remittance Transfers.

CFPB is proposing changes to the remittance rule in Regulation E to mitigate the effects of the expiration of a statutory exception that allows insured institutions to disclose estimates instead of exact amounts to consumers. That exception expires on **07/21/2020**. In addition, CFPB is proposing to increase a safe harbor threshold in the Rule related to whether a person makes remittance transfers in

the normal course of its business, which would have the effect of reducing compliance costs for entities that make a limited number of remittance transfers annually. Comments are due **01/21/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-06/pdf/2019-25944.pdf>. *Federal Register*, Vol. 84, No. 235, 12/06/2019, 67132-67167.

CFPB Requests Comment on Information Collection.

- CFPB announced it seeks comment on the information collection titled Application Forms for Financial Empowerment Training Programs. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **01/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-15/pdf/2019-24799.pdf>. *Federal Register*, Vol. 84, No. 221, 11/15/2019, 62514-62515.
- CFPB announced it seeks comment on the information collection titled Application for the Bureau's Advisory Committees. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-25994.pdf>. *Federal Register*, Vol. 84, No. 231, 12/02/2019, 65972-65973.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for Surveys Using the Consumer Credit Panel. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-26021.pdf>. *Federal Register*, Vol. 84, No. 231, 12/02/2019, 65973.

CFPB Requests Comment on Regulation X and Regulation Z.

CFPB is conducting an assessment of the Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z) Rule and certain amendments in accordance with section 1022(d) of the Dodd-Frank Wall Street Reform and Consumer

Protection Act (Dodd-Frank Act). CFPB is requesting public comment on its plans for assessing this rule as well as certain recommendations and information that may be useful in conducting the planned assessment. Comments are due **01/21/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-22/pdf/2019-25260.pdf>. *Federal Register*, Vol. 84, No. 226, 11/22/2019, 64436-64441.

FRB Proposes Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies.

The Board of Governors of the Federal Reserve System (FRB) issued a proposal to amend FRB's assessment rule (Regulation TT), pursuant to Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act), to address amendments made by the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). The proposed amendments to Regulation TT raise the minimum threshold for being considered an assessed company from \$50 billion to \$100 billion in total consolidated assets for bank holding companies and savings and loan holding companies and adjust the amount charged to assessed companies with total consolidated assets between \$100 billion and \$250 billion to reflect changes in supervisory and regulatory responsibilities resulting from EGRRCPA. Comments are due **01/09/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-12/pdf/2019-24491.pdf>. *Federal Register*, Vol. 84, No. 218, 11/12/2019, 60944-60949.

FRB Issues Correction to Proposed Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies.

FRB issued a notice in the *Federal Register* on **11/12/2019** regarding proposed changes to Regulation TT. The original notice included an expired comment period end date, this notice corrects that error. The correct comment due date for the proposal is **01/09/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-19/pdf/2019-24959.pdf>. *Federal Register*, Vol. 84, No. 223, 11/19/2019, 63820.

FDIC Finalizes Amendments to Assessments.

- The Federal Deposit Insurance Corporation (FDIC) is amending the deposit insurance assessment regulations that govern the use of small bank assessment credits (small bank credits) and one-time assessment credits (OTACs) by certain insured depository institutions (IDIs). Under this final rule, now that the FDIC is applying small bank credits to quarterly deposit insurance assessments, such credits will continue to be applied as long as the Deposit Insurance Fund (DIF) reserve ratio is at least 1.35 percent (instead of, as originally provided, 1.38 percent). In addition, after small bank credits have been applied for four quarterly assessment periods, and as long as the reserve ratio is at least 1.35 percent, the FDIC will remit the full nominal value of any remaining small bank credits in lump-sum payments to each IDI holding such credits in the next assessment period in which the reserve ratio is at least 1.35 percent, and will simultaneously remit the full nominal value of any remaining OTACs in lumpsum payments to each IDI holding such credits. The final rule is effective **11/27/2019** and applicable **07/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-27/pdf/2019-25566.pdf>. *Federal Register*, Vol. 84, No. 229, 11/27/2019, 65269-65276.
- FDIC is amending its deposit insurance assessment regulations to apply the community bank leverage ratio (CBLR) framework to the deposit insurance assessment system (CBLR Assessments final rule). The FDIC, the Board of Governors of the Federal Reserve System (FRB) and the Office of the Comptroller of the Currency (OCC) (collectively, the Federal banking agencies) are considering, and are expected to adopt, a final rule that provides for a simple measure of capital adequacy for certain community banking organizations (CBLR final rule). The CBLR Assessments final rule: prices all insured depository institutions (IDIs) that elect to use the CBLR framework as small institutions; makes technical amendments to the FDIC's assessment regulations to ensure that the assessment regulations continue to reference the prompt corrective action (PCA) regulations

for the definitions of capital categories used in the deposit insurance assessment system; and clarifies that an IDI that elects to use the CBLR framework and also meets the definition of a custodial bank will have no change to its custodial bank deduction or reporting items required to calculate the deduction. The final rule does not make any changes to the FDIC's assessment methodology for small or large institutions. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-06/pdf/2019-25897.pdf>. *Federal Register*, Vol. 84, No. 235, 12/06/2019, 66833-66838.

FDIC Finalizes Removal of Transferred OTS Regulation Regarding Deposits.

FDIC is adopting a final rule to rescind and remove a subpart from the Code of Federal Regulations entitled "Deposits," applicable to State savings associations, because the subpart is duplicative of other rules and statutes and is unnecessary to the regulation of State savings associations. FDIC did not receive any comments on the Notice of Proposed Rulemaking (NPR) and is finalizing the rule as proposed. The final rule is effective **12/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-27/pdf/2019-25697.pdf>. *Federal Register*, Vol. 84, No. 229, 11/27/2019, 65276-25280.

FDIC Issues Correction to Rule on Company-Run Stress Testing Requirements.

FDIC is correcting a final rule that appeared in the *Federal Register* on **10/24/2019**, regarding Company-Run Stress Testing Requirements for FDIC-Supervised State Nonmember Banks and State Savings Associations. This correction replaces three additional references to "subpart" with "part," in order to standardize the language in FDIC regulations. The correction is effective **11/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-26/pdf/2019-25691.pdf>. *Federal Register*, Vol. 84, No. 228, 11/26/2019, 64984-64985.

FDIC Issues Correction to Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.

FDIC is correcting a final rule that appeared in the *Federal Register* on Thursday, **11/14/2019**, regarding Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds. These corrections are necessary to standardize the language in the FDIC regulations with the other agencies' regulations. The correction is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-03/pdf/2019-26066.pdf>. *Federal Register*, Vol. 84, No. 232, 12/03/2019, 66063.

FDIC Proposes Regulations on Federal Interest Rate Authority.

FDIC is seeking comment on proposed regulations clarifying the law that governs the interest rates State-chartered banks and insured branches of foreign banks (collectively, State banks) may charge. The proposed regulations would provide that State banks are authorized to charge interest at the rate permitted by the State in which the State bank is located, or one percent in excess of the ninety-day commercial paper rate, whichever is greater. The proposed regulations also would provide that whether interest on a loan is permissible under section 27 of the Federal Deposit Insurance Act would be determined at the time the loan is made, and interest on a loan permissible under section 27 would not be affected by subsequent events, such as a change in State law, a change in the relevant commercial paper rate, or the sale, assignment, or other transfer of the loan. Comments are due **02/04/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-06/pdf/2019-25689.pdf>. *Federal Register*, Vol. 84, No. 235, 12/06/2019, 66845-66853.

FDIC Requests Comment on Framework for Analyzing the Effects of FDIC Regulatory Actions.

FDIC is seeking comment on approaches it is considering to analyze the effects of its regulatory actions. FDIC views analysis of the effects of regulatory actions and alternatives as an important part of a credible and transparent rulemaking process. The comments received will help FDIC to strengthen its analysis of regulatory actions.

Comments are due **01/28/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25928.pdf>. *Federal Register*, Vol. 84, No. 230, 11/30/2019, 65808-65814.

FDIC Requests Comment on Information Collection.

FDIC announced it seeks comment on the information collection titled Joint Standards for Assessing Diversity Policies and Practices. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **01/03/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-04/pdf/2019-26170.pdf>. *Federal Register*, Vol. 84, No. 233, 12/04/2019, 66404-66405.

FDIC Establishes Advisory Committee of State Regulators.

FDIC is establishing the FDIC Advisory Committee of State Regulators (ACSR). The ASCR will provide advice and recommendations to the FDIC on a broad range of policy issues regarding the regulation of state-chartered financial institutions throughout the United States, including its territories. The ASCR will provide a forum where state regulators and the FDIC can discuss a variety of current and emerging issues that have potential implications regarding the regulation and supervision of state-chartered financial institutions. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-26013.pdf>. *Federal Register*, Vol. 84, No. 231, 12/02/2019, 65979-65980.

FDIC Issues Terminations of Receivership.

FDIC as Receiver was charged with the duty of winding up the affairs of former depository institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the final column of the chart in the notice, the Receiverships have been terminated, the Receiver

has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26417.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67270.

HUD Requests Comment on Information Collections.

The Department of Housing and Urban Development (HUD) announced it seeks comment on the information collection titled FHA TOTAL Mortgage Scorecard. HUD also gave notice that it sent the collection to OMB for review. Comments are due **01/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-27/pdf/2019-25694.pdf>. *Federal Register*, Vol. 84, No. 229, 11/27/2019, 65403-65404.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

The Federal Emergency Management Agency (FEMA) issued a final rule which identifies communities in the states of **North Carolina**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-25948.pdf>. *Federal Register*, Vol. 84, No. 231, 12/02/2019, 65924-65925.

FEMA Issues Final Flood Hazard Determinations.

- FEMA has issued a final notice which identifies communities in the states of **Connecticut, Maryland, New Jersey, Rhode Island, and Utah**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone

designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **04/03/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-18/pdf/2019-24885.pdf>. *Federal Register*, Vol. 84, No. 222, 11/18/2019, 63667-63668.

- FEMA has issued a final notice which identifies communities in the states of **Georgia, Iowa, Nebraska, New Jersey, 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 final notice is effective **04/17/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-05/pdf/2019-26247.pdf>. *Federal Register*, Vol. 84, No. 234, 12/05/2019, 66686-66687.
- FEMA has issued a final notice which identifies communities in the states of **Florida, Tennessee, and Texas**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports

have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **05/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26424.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67286-67287.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Massachusetts, New Mexico, North Carolina, Oklahoma, Pennsylvania, South Dakota, Texas, Virginia, and Washington**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-18/pdf/2019-24883.pdf>. *Federal Register*, Vol. 84, No. 222, 11/18/2019, 63668-63670.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Illinois, Indiana, Kansas, Michigan, Minnesota, Nebraska, Nevada, New York, Ohio, Oregon, Texas, Virginia, and Wisconsin**. Each

LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-05/pdf/2019-26248.pdf>. *Federal Register*, Vol. 84, No. 234, 12/05/2019, 66688-66691.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, North Carolina, Pennsylvania, South Carolina, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26420.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67281-67284.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Illinois, Michigan, Minnesota, Nevada, New Jersey, Texas, and Wisconsin**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study

(FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26421.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67289-67292.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Arkansas**. 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 **03/04/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-05/pdf/2019-26249.pdf>. *Federal Register*, Vol. 84, No. 234, 12/05/2019, 66691-66692.
- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Iowa, Kansas, Michigan, and New York**. 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 **03/09/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26422.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67284-67286.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Colorado, Florida, and Pennsylvania**. 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 **03/09/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-09/pdf/2019-26423.pdf>. *Federal Register*, Vol. 84, No. 236, 12/09/2019, 67287-67289.

Treasury Finalizes IMARA Calculation Under the Terrorism Risk Insurance Program.

The Department of the Treasury (Treasury) issued a final rule to implement technical changes to program regulations that address the calculation and notification to the public of the Terrorism Risk Insurance Program's insurance marketplace aggregate retention amount (IMARA) under the Terrorism Risk Insurance Act, as amended. The rule is effective **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-15/pdf/2019-24801.pdf>. *Federal Register*, Vol. 84, No. 221, 11/15/2019, 62450-62452.

Treasury Finalizes Estate and Gift Taxes Regulations.

Treasury finalized regulations addressing the effect of recent legislative changes to the basic exclusion amount allowable in computing Federal gift and estate taxes. The final regulations will affect donors

of gifts made after 2017 and the estates of decedents dying after 2025. The final regulations are effective **11/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-26/pdf/2019-25601.pdf>. *Federal Register*, Vol. 84, No. 228, 11/26/2019, 64995-65000.

Treasury Requests Comment on Information Collections.

- Treasury announced it seeks comment on the information collection titled Agreement and Request for Disposition of a Decedent's Treasury Securities. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25895.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65897.
- Treasury announced it seeks comment on the information collection titled Special Bond of Indemnity By Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25894.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65896-65897.
- Treasury announced it seeks comment on the information collection titled Returns Regarding Payments of Interest. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25881.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65898-65899.
- Treasury announced it seeks comment on the information collection titled Offering of U.S. Mortgage Guaranty Insurance Company Tax and Loss Bonds. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2019-12-02/pdf/2019-25998.pdf](https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-25998.pdf). *Federal Register*, Vol. 84, No. 231, 12/02/2019, 66053.

SBA Finalizes Regulations on Women's Business Center Program.

The Small Business Administration (SBA) is codifying regulations for the Women's Business Center (WBC) Program as directed in section 29 of the Small Business Act (the Act). The final rule also codifies policy and procedural changes included in the WBC Program Announcement and Notice of Award (NOA). These changes include, but are not limited to, the following: Language on risk assessment, as required by the Uniform Grant Guidance; limitations on carryovers; a reduction in reporting requirements; and eligibility criteria for selection as a WBC. Implementing these regulations will result in greater standardization and transparency in the delivery of the WBC Program. The final rule is effective **01/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-25/pdf/2019-24239.pdf>. *Federal Register*, Vol. 84, No. 227, 11/25/2019, 64707-64723.

SBA Finalizes Streamlining and Modernizing Certified Development Company Program.

SBA finalized a rule streamlining the operational and organizational requirements for Certified Development Companies (CDCs) in order to improve efficiencies and reduce costs without unduly increasing risk in the 504 Loan Program. The changes include streamlining the requirements that apply to the corporate governance of CDCs, and updating the requirements that apply to professional services contracts entered into by CDCs, the requirements related to the audit and review of a CDC's financial statements, and the requirements related to the balance that a Premier Certified Lender Program (PCLP) CDC must maintain in its Loan Loss Reserve Fund. The final rule is effective **01/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-04/pdf/2019-26042.pdf>. *Federal Register*, Vol. 84, No. 233, 12/04/2019, 66287-66296.

SBA Issues Small Business Size Standards.

SBA is modifying its method for calculating average annual receipts used to prescribe size standards for small businesses. Specifically, in accordance with the Small Business Runway Extension Act of 2018, SBA is changing its regulations on the calculation of

average annual receipts for all of SBA's receipts-based size standards, and for other agencies' proposed receipts-based size standards, from a 3-year averaging period to a 5-year averaging period, outside of the SBA Business Loan and Disaster Loan Programs. SBA intends to seek comment on the Business Loan and Disaster Loan Programs in a proposed rule through a separate rulemaking. For all other programs, SBA adopts a transition period through **01/06/2022**, during which firms may choose between using a 3-year averaging period and a 5-year averaging period. The rule is effective **01/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-05/pdf/2019-26041.pdf>. *Federal Register*, Vol. 84, No. 234, 12/05/2019, 66561-66579.

FCIC Issues Rice Crop Insurance Provisions.

The Federal Crop Insurance Corporation (FCIC) finalized amendments to the Common Crop Insurance Regulations, Rice Crop Insurance Provisions (Crop Provisions). The intended effect of this action is to allow for new irrigation methods and change the cancellation and termination dates in certain states to align with other row crops to implement the changes contained in the Agriculture Improvement Act of 2018 (commonly referred to as the 2018 Farm Bill). The changes will be effective for the 2020 and succeeding crop years. The final rule is effective **11/30/2019**. Comments are due **01/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-22/pdf/2019-25386.pdf>. *Federal Register*, Vol. 84, No. 226, 11/22/2019, 64411-64413.

FCIC Issues Coarse Grains Crop Insurance Provisions.

FCIC amends the Common Crop Insurance Regulations, Coarse Grains Crop Insurance Provisions (Crop Provisions). The intended effect of this action is to allow separate enterprise and optional units by the cropping practices Following Another Crop (FAC) and Not Following Another Crop (NFAC). The changes will be effective for the 2020 and succeeding crop years. The final rule is effective **11/30/2019**. Comments are due **01/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-27/pdf/2019-25862.pdf>. *Federal Register*, Vol. 84, No. 229, 11/27/2019, 65259-65262.

FCIC Issues Sugar Beet Crop Insurance Regulations.

FCIC finalizes the Common Crop Insurance Regulations, Sugar Beet Crop Insurance Provisions (Crop Provisions) and makes amendments to the final rule, with request for comment, published in the *Federal Register* on **09/10/2018**, that updated existing policy provisions and definitions to better reflect current agricultural practices. This final rule is amended based on comments received and other issues identified since implementation of the previous final rule. The changes will be effective for the 2020 and succeeding crop years in states with a November 30 contract change date and for the 2021 and succeeding crop years in all other states. The final rule is effective **11/30/2019**. Comments are due **01/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25844.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65627-65639.

FCIC Issues Correction to Common Crop Insurance Policy Basic Provisions.

FCIC is correcting a final rule that was published in the *Federal Register* on **07/28/2019**, which revised the Catastrophic Risk Protection Endorsement, the Area Risk Protection Insurance Basic Provisions, and the Common Crop Insurance Policy (CCIP) Basic Provisions. The correction is being published to correct an incorrect reference in section 3(g)(3) of the Common Crop Insurance Policy Basic Provisions. The correction is effective **11/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-22/pdf/2019-25387.pdf>. *Federal Register*, Vol. 84, No. 226, 11/22/2019, 64413-64414.

RBC Issues Notice of Solicitation of Applications for Inviting Applications for the Rural Economic Development Loan and Grant Programs.

The Rural Business-Cooperative Service (RBC) announced that the maximum loan amount awarded for applications competing in the Second, Third, and Fourth Quarter funding cycles of fiscal year (FY) 2020 will be \$1 million. The notice contains key dates for FY 2020 complete loan applications to be received. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-13/pdf/2019-24597.pdf>. *Federal Register*, Vol. 84, No. 219, 11/13/2019, 61594-61595.

RHS Proposes Amendments to Single Family Housing Direct Loan and Grant Programs.

The Rural Housing Service (RHS) is proposing to amend its regulations to update and improve the direct Single-Family Housing (SFH) loans and grants programs. The proposed changes would increase program flexibility, allow more borrowers to access affordable loans, better align the programs with best practices, and enable the programs to be more responsive to economic conditions and trends.

Comments are due **01/24/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-25/pdf/2019-25128.pdf>. *Federal Register*, Vol. 84, No. 227, 11/25/2019, 64788-64795.

CCC Issues Interim Rule on Conservation Reserve Program.

The Commodity Credit Corporation (CCC) is revising its Conservation Reserve Program (CRP) regulations to specify the terms and conditions of CRP and to implement amendments made by the Agriculture Improvement Act of 2018 (2018 Farm Bill). The 2018 Farm Bill authorizes CRP through fiscal year 2023.

The rule makes required changes to the eligibility criteria for enrollment in CRP, the benefits available to participants, and the land use and compliance provisions of CRP. In addition, the rule will implement two new pilot programs, the Clean Lakes, Estuaries, and Rivers 30 (CLEAR 30) Pilot Program and the Soil Health and Income Protection Pilot (SHIPP) Program, as required by the 2018 Farm Bill. The rule is effective **12/06/2019**. Comments are due **02/04/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-06/pdf/2019-26268.pdf>. *Federal Register*, Vol. 84, No. 235, 12/06/2019, 66813-66833.

FASB Requests Comment on Annual Report for FY 2019 and Three-Year Plan.

The Federal Accounting Standards Advisory Board (FASB) has issued its *Annual Report for Fiscal Year 2019 and Three-Year Plan*. The *Annual Report for Fiscal Year 2019 and Three-Year Plan* is available on the FASB website at <https://www.fasab.gov/our-annual-reports/>. Copies can be obtained by contacting FASB at (202)512-7350. Comments are due **01/17/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-26/pdf/2019-25662.pdf>. *Federal Register*, Vol. 84, No. 228, 11/26/2019, 65154.

NCUA Finalized Exceptions to Employment Restrictions.

The National Credit Union Administration (NCUA) is updating and revising its Interpretive Ruling and Policy Statement (IRPS) regarding statutory prohibitions imposed by Section 205(d) of the Federal Credit Union Act (FCU Act). Section 205(d) prohibits, except with the prior written consent of NCUA, any person who has been convicted of any criminal offense involving dishonesty or breach of trust, or who has entered into a pretrial diversion or similar program in connection with a prosecution for such offense, from participating in the affairs of an insured credit union. NCUA is rescinding current IRPS 08-1 and issuing a revised and updated IRPS to reduce regulatory burden. NCUA is amending and expanding the current de minimis exception to reduce the scope and number of offenses that will require an application to NCUA. Specifically, the final IRPS will not require an application for convictions involving insufficient funds checks of aggregate moderate value, small dollar simple theft, false identification, simple drug possession, and isolated minor offenses committed by covered persons as young adults. The final rule is effective **01/02/2020**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-02/pdf/2019-25699.pdf>. *Federal Register*, Vol. 84, No. 231, 12/02/2019, 65907-65923.

NCUA Proposes Amendments to Real Estate Appraisals.

NCUA proposes to amend the agency's regulation requiring appraisals for certain real estate-related transactions. The proposed rule would increase the threshold level below which appraisals would not be required for residential real estate-related transactions from \$250,000 to \$400,000.

Consistent with the requirement for other transactions that fall below applicable appraisal thresholds, federally insured credit unions (FICUs) would be required to obtain written estimates of market value of the real estate collateral that is consistent with safe and sound banking practices in lieu of an appraisal. For easier reference, the proposed rule would explicitly incorporate the existing statutory requirement that appraisals be subject to appropriate review for compliance with the Uniform Standards of Professional Appraisal Practice (USPAP). This proposal is consistent with the final rule, effective on **10/09/2019**, issued by the

Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) that increases the threshold level at or below which appraisals are not required for residential real estate transactions from \$250,000 to \$400,000. Comments are due **01/28/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-29/pdf/2019-25768.pdf>. *Federal Register*, Vol. 84, No. 230, 11/29/2019, 65707-65714.

NCUA Requests Comment on Information Collections.

- NCUA announced it seeks comment on the information collection titled Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-14/pdf/2019-24723.pdf>. *Federal Register*, Vol. 84, No. 220, 11/14/2019, 61941-61942.
- NCUA announced it seeks comment on the information collection titled NCUA Profile. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-15/pdf/2019-24760.pdf>. *Federal Register*, Vol. 84, No. 221, 11/15/2019, 62558.
- NCUA announced it seeks comment on the information collection titled Corporate Credit Union Monthly Call Report and Report of Officers. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-03/pdf/2019-26114.pdf>. *Federal Register*, Vol. 84, No. 232, 12/03/2019, 66223.
- NCUA announced it seeks comment on the information collection titled Maximum Borrowing Authority, 12 CFR 741.2. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **02/03/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-05/pdf/2019-26238.pdf>. *Federal Register*, Vol. 84, No. 234, 12/05/2019, 66699.

SSA Proposes Regulations on Designation of Representative Payees.

The Social Security Administration (SSA) issued a notice of proposed rulemaking to promulgate regulations specifying the information Social Security beneficiaries and applicants must provide to designate a representative payee in advance of the determination that the beneficiary needs a representative payee. Comments are due **12/26/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-26/pdf/2019-25569.pdf>. *Federal Register*, Vol. 84, No. 228, 11/26/2019, 65040-65044.

Proposed Rules and Comment Due Dates

Agency	Proposed Rule	Federal Register Publication Date and Page Number	Comment Due Date
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
* CFPB	NOTICE: Application for the Bureau's Advisory Committees.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 65972- 65973.	Jan. 02, 2020
* CFPB	NOTICE: Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 65973.	Jan. 02, 2020
* CFPB	NOTICE: Application Forms for Financial Empowerment Training Programs.	<i>Federal Register</i> , Vol. 84, No. 221, 11/15/2019, 62514- 62515.	Jan. 14, 2020
* CFPB	Remittance Transfers.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 67132- 67167.	Jan. 21, 2020
* CFPB	NOTICE: Regulation X and Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 226, 11/22/2019, 64436- 64441.	Jan. 21, 2020
* Federal Accounting Standards Advisory Board (FASB)	NOTICE: Annual Report for FY 2019 and Three-Year Plan.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 65154.	Jan. 17, 2020
Federal Deposit Insurance Corporation (FDIC)	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679- 55684.	Dec. 16, 2019
FDIC	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510- 55522.	Dec. 16, 2019
FDIC	NOTICE: Reporting of Data on Loans to Small Businesses and	<i>Federal Register</i> , Vol. 84, No. 201,	Dec. 16, 2019

	Small Farms.	10/17/2019, 55687-55690.	
FDIC	NOTICE: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.	Dec. 30, 2019
FDIC	NOTICE: Notification of Performance of Bank Services.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 27869-27874.	Dec. 30, 2019
* FDIC	NOTICE: Joint Standards for Assessing Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 233, 12/04/2019, 66404-66405.	Jan. 03, 2020
FDIC	NOTICE: Information Collection for Innovation Pilot Programs.	<i>Federal Register</i> , Vol. 84, No. 215, 11/06/2019, 59808-59809.	Jan. 06, 2020
* FDIC	NOTICE: Framework for Analyzing the Effects of FDIC Regulatory Actions.	<i>Federal Register</i> , Vol. 84, No. 230, 11/30/2019, 65808-65814.	Jan. 28, 2020
* FDIC	Federal Interest Rate Authority.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66845-66853.	Feb. 04, 2020
Federal Reserve Board (FRB)	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.	Dec. 16, 2019
FRB	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.	Dec. 16, 2019
FRB	NOTICE: Reporting of Data on Loans to Small Businesses and Small Farms.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55687-55690.	Dec. 16, 2019
FRB	NOTICE: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.	Dec. 30, 2019
* FRB	Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies.	<i>Federal Register</i> , Vol. 84, No. 218, 11/12/2019, 60944-60949. <i>Federal Register</i> ,	Jan. 09, 2020

	CORRECTION: Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies.	Vol. 84, No. 223, 11/19/2019, 63820.	
Housing and Urban Development, Dept. of (HUD)	NOTICE: Application for FHA Insured Mortgages.	<i>Federal Register</i> , Vol. 84, No. 207, 10/25/2019, 57464-57468.	Dec. 24, 2019
HUD	NOTICE: HUD-Owned Real Estate Sales Contract and Addendums.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58406-58407.	Dec. 30, 2019
HUD	NOTICE: Mortgage Insurance Termination Application for Premium Refund or Distributive Share Payment.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58408.	Dec. 30, 2019
HUD	NOTICE: Ginnie Mae Multiclass Securities Program Documents.	<i>Federal Register</i> , Vol. 84, No. 213, 11/04/2019, 59412-59414.	Jan. 03, 2020
* HUD	NOTICE: FHA TOTAL Mortgage Scorecard.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65403-65404.	Jan. 27, 2020
National Credit Union Administration (NCUA)	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.	Dec. 16, 2019
NCUA	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.	Dec. 16, 2019
NCUA	NOTICE: Written Reimbursement Policy.	<i>Federal Register</i> , Vol. 84, No. 200, 10/16/2019, 55338.	Dec. 16, 2019
NCUA	NOTICE: Advertising of Excess Insurance.	<i>Federal Register</i> , Vol. 84, No. 206, 10/24/2019, 57056-57057.	Dec. 23, 2019
* NCUA	NOTICE: Corporate Credit Union Monthly Call Report and Report of Officers.	<i>Federal Register</i> , Vol. 84, No. 232, 12/03/2019, 66223.	Jan. 02, 2020
* NCUA	NOTICE: Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61941-61942.	Jan. 13, 2020

*	NCUA	NOTICE: NCUA Profile.	<i>Federal Register</i> , Vol. 84, No. 221, 11/15/2019, 62558.	Jan. 14, 2020
*	NCUA	Real Estate Appraisals.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65707- 65714.	Jan. 28, 2020
*	NCUA	NOTICE: Maximum Borrowing Authority, 12 CFR 741.2.	<i>Federal Register</i> , Vol. 84, No. 234, 12/05/2019, 66699.	Feb. 03, 2020
	Office of the Comptroller of the Currency (OCC)	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679- 55684.	Dec. 16, 2019
	OCC	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510- 55522.	Dec. 16, 2019
	OCC	NOTICE: Reporting of Data on Loans to Small Businesses and Small Farms.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55687- 55690.	Dec. 16, 2019
	OCC	NOTICE: Regulation C—Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 200, 10/16/2019, 55378- 55379.	Dec. 16, 2019
*	Rural Housing Service (RHS)	Single Family Housing Direct Loan and Grant Programs.	<i>Federal Register</i> , Vol. 84, No. 227, 11/25/2019, 64788- 64795.	Jan. 24, 2020
*	Social Security Administration (SSA)	Regulations on Designation of Representative Payees.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 65040- 65044.	Dec. 26, 2019
	Treasury, Dept. of (Treasury)	NOTICE: BEA Program Application.	<i>Federal Register</i> , Vol. 84, No. 199, 10/15/2019, 55223- 55228.	Dec. 16, 2019
	Treasury	NOTICE: Uses of Award Report Form.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55678- 55679.	Dec. 16, 2019
	Treasury	Rules Regarding Eligible Terminated S Corporations.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 60011- 60025.	Dec. 23, 2019
	Treasury	NOTICE: Requirements for Qualified Domestic Trust.	<i>Federal Register</i> , Vol. 84, No. 207, 10/25/2019, 57551.	Dec. 24, 2019

Treasury	NOTICE: Troubled Asset Relief Program—Making Home Affordable Participants.	<i>Federal Register</i> , Vol. 84, No. 208, 10/28/2019, 57810.	Dec. 27, 2019
Treasury	Application of the Employer Shared Responsibility Provisions and Certain Nondiscrimination Rules.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51471-51490.	Dec. 30, 2019
Treasury	Updated Life Expectancy and Distribution Period Tables.	<i>Federal Register</i> , Vol. 84, No. 217, 11/08/2019, 60812-60844.	Jan. 07, 2020
Treasury	Contribution Limits Applicable to ABLE Accounts.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54529-54533.	Jan. 08, 2020
* Treasury	NOTICE: Agreement and Request for Disposition of a Decedent’s Treasury Securities.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65897.	Jan. 28, 2020
* Treasury	NOTICE: Special Bond of Indemnity By Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65896-65897.	Jan. 28, 2020
* Treasury	NOTICE: Returns Regarding Payments of Interest.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65898-65899.	Jan. 28, 2020
* Treasury	NOTICE: Offering of U.S. Mortgage Guaranty Insurance Company Tax and Loss Bonds.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 66053.	Jan. 31, 2020
Veterans Affairs, Dept. of (VA)	NOTICE: Statement of Purchaser or Owner Assuming Seller’s Loan.	<i>Federal Register</i> , Vol. 84, No. 202, 10/18/2019, 56020.	Dec. 17, 2019

Final Rules and Effective Dates

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

	Opportunity Act Ethnicity and Race Information Collection.	Vol. 82, No. 189, 10/02/2017, 45680-45697.	The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
	CFPB	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701. Sep. 03, 2019 (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: Jul. 01, 2020)
*	CFPB	Interpretive Rule on Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 223, 11/19/2019, 63791-63794. Nov. 24, 2019
*	CFPB	Truth in Lending Annual Threshold Adjustments. CORRECTION: Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570. <i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65646-65647. Jan. 01, 2020
	CFPB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017. Jan. 01, 2020
	CFPB	Amendments to Consumer Leasing.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58017-58020. Jan. 01, 2020
	CFPB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026. Jan. 01, 2020
	CFPB	Regulation C.	<i>Federal Register</i> , Jan. 01, 2020

		Vol. 84, No. 209, 10/29/2019, 57946- 58004.	(Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on 01/01/2022 .)
*	CFPB	Fair Credit Reporting Act Disclosures.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65280-65281. Jan. 01, 2020
	CFPB	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930. Nov. 19, 2020
*	Commodity Credit Corporation (CCC)	INTERIM RULE: Conservation Reserve Program.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66813-66833. Dec. 06, 2019 Comments are due: Feb. 04, 2020
	Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311. Dec. 31, 2019
*	CFTC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277. The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory

			<p>instructions 60 through 73 (SEC) is Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	Federal Crop Insurance Corporation (FCIC)	Rice Crop Insurance Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 226, 11/22/2019, 64411-64413.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 21, 2020</p>
*	FCIC	Coarse Grains Crop Insurance Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 229, 11/27/2019, 65259-65262.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 27, 2020</p>
*	FCIC	Sugar Beet Crop Insurance Regulations.	<p><i>Federal Register</i>, Vol. 84, No. 230, 11/29/2019, 65627-65639.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 28, 2020</p>
*	FCIC	CORRECTION: Common Crop Insurance Policy Basic Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 226, 11/22/2019, 64413-64414.</p> <p>Nov. 22, 2019</p>
	Federal Deposit	Real Estate Appraisals Rule.	<p><i>Federal Register</i>, Oct. 09, 2019</p>

	Insurance Corporation (FDIC)		Vol. 84, No. 195, 10/08/2019, 53579-53598.	(except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
*	FDIC	CORRECTION: Company-Run Stress Testing Requirements.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 64984-64985.	Nov. 25, 2019
*	FDIC	Amendments to Assessments.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65269-65276. <i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66833-66838.	Nov. 27, 2019 Jan. 01, 2020
*	FDIC	NOTICE: Advisory Committee of State Regulators.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 65979-65980.	Issued: Dec. 02, 2019
*	FDIC	Termination of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 236, 12/09/2019, 67270.	Issued: Dec. 09, 2019
*	FDIC	Removal of Transferred OTS Regulation Regarding Deposits.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65276-25280.	Dec. 27, 2019
	FDIC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
	FDIC	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
*	FDIC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date

			<p>for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p> <p>Jan. 01, 2020</p>
	<p>CORRECTION: Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.</p>	<p><i>Federal Register</i>, Vol. 84, No. 232, 12/03/2019, 66063.</p>	
*	<p>FDIC</p>	<p>Capital Simplification for Qualifying Community Banking Organizations.</p>	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p>Jan. 01, 2020</p>
*	<p>FDIC</p>	<p>Simplifications to the Capital Rule.</p>	<p>The quarter beginning Jan. 01, 2020,</p> <p>or to wait until the quarter beginning Apr. 01, 2020</p>
	<p>Federal Housing Finance Agency</p>	<p>Federal Home Loan Bank Capital Requirements.</p>	<p><i>Federal Register</i>, Vol. 84, No. 34,</p> <p>Jan. 01, 2020</p>

(FHFA)		02/20/2019, 5308-5333.	
Federal Reserve Board (FRB)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
FRB	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
FRB	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
FRB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020
FRB	Amendments to Consumer Leasing.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58017-58020.	Jan. 01, 2020
FRB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026.	Jan. 01, 2020
FRB	CORRECTION: Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	Jul. 01, 2020
*	FRB	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is

			<p>Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	FRB	Capital Simplification for Qualifying Community Banking Organizations.	<p><i>Federal Register,</i> Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p>Jan. 01, 2020</p>
*	FRB	Simplifications to the Capital Rule.	<p><i>Federal Register,</i> Vol. 84, No. 219, 11/13/2019, 61804-61808.</p> <p>The quarter beginning Jan. 01, 2020, or to wait until the quarter beginning Apr. 01, 2020</p>
	Labor, Dept. of (DOL)	Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<p><i>Federal Register,</i> Vol. 84, No. 188, 09/27/2019, 51230-51308.</p> <p>Jan. 01, 2020</p>
	National Credit Union Administration (NCUA)	Risk-Based Capital.	<p><i>Federal Register,</i> Vol. 83, No. 215, 11/06/2018, 55467-55478.</p> <p>Jan. 01, 2020</p>
	NCUA	Federal Credit Union Bylaws.	<p><i>Federal Register,</i> Vol. 84, No. 193, 10/04/2019, 53278-</p> <p>Jan. 02, 2020</p>

		53302.	
*	NCUA	Exceptions to Employment Restrictions.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 65907-65923.
	NCUA	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53303-53308.
	NCUA	Public Unit and Nonmember Shares Rule.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58305-58309.
	Office of the Comptroller of the Currency (OCC)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598. Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
	OCC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.
	OCC	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.
*	OCC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of

			<p>appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	OCC	Capital Simplification for Qualifying Community Banking Organizations.	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p>Jan. 01, 2020</p>
*	OCC	Simplifications to the Capital Rule.	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61804-61808.</p> <p>The quarter beginning Jan. 01, 2020, or to wait until the quarter beginning Apr. 01, 2020</p>
*	Rural Business-Cooperative Service (RBC)	NOTICE: Solicitation of Applications for Inviting Applications for the Rural Economic Development Loan and Grant Programs.	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61594-61595.</p> <p>Issued: Nov. 13, 2019</p>
	Rural Housing Service (RHS)	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<p><i>Federal Register</i>, Vol. 82, No. 244, 12/21/2017, 60579-60584.</p> <p>Applications accepted until: Dec. 31, 2021</p>
	Rural Utilities Service (RUS)	Repeal of Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program.	<p><i>Federal Register</i>, Vol. 84, No. 216, 11/07/2019, 59919-59923.</p> <p>Jan. 06, 2020</p>

* Securities and Exchange Commission (SEC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	<p>The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
* Small Business Administration (SBA)	Streamlining and Modernizing Certified Development Company Program.	<i>Federal Register</i> , Vol. 84, No. 233, 12/04/2019, 66287-66296.	Jan. 03, 2020
* SBA	Small Business Size Standards.	<i>Federal Register</i> , Vol. 84, No. 234, 12/05/2019, 66561-66579.	Jan. 06, 2020

* SBA	Regulations on Women's Business Center Program.	<i>Federal Register</i> , Vol. 84, No. 227, 11/25/2019, 64707-64723.	Jan. 24, 2020
* Treasury, Dept. of (Treasury)	Estate and Gift Taxes Regulations.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 64995-65000.	Nov. 26, 2019
* Treasury	IMARA Calculation Under the Terrorism Risk Insurance Program.	<i>Federal Register</i> , Vol. 84, No. 221, 11/15/2019, 62450-62452.	Dec. 16, 2019
Treasury	Fee Schedule for the Transfer of U.S. Treasury Book-Entry Securities Held on the Fedwire Securities Service.	<i>Federal Register</i> , Vol. 84, No. 208, 10/28/2019, 57808.	Jan. 02, 2020

*Denotes new item in the chart