



## February 2020 Regulatory Report

### **Agencies Finalize Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.**

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 issuing a final rule to implement a new approach—the standardized approach for counterparty credit risk (SA-CCR)—for calculating the exposure amount of derivative contracts under these agencies' regulatory capital rule. Under the final rule, an advanced approaches banking organization may use SA-CCR or the internal models methodology to calculate its advanced approaches total risk-weighted assets, and must use SA-CCR, instead of the current exposure methodology, to calculate its standardized total risk-weighted assets. A non-advanced approaches banking organization may use the current exposure methodology or SA-CCR to calculate its standardized total risk-weighted assets. The final rule also implements SA-CCR in other aspects of the capital rule. Notably, the final rule requires an advanced approaches banking organization to use SA-CCR to determine the exposure amount of derivative contracts included in the banking organization's total leverage exposure, the denominator of the supplementary leverage ratio. In addition, the final rule incorporates SA-CCR into the cleared transactions framework and makes other amendments, generally with respect to cleared transactions. The final rule is effective **04/01/2020**, and the mandatory compliance date is **01/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2019-27249.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4362-4444.

### **Agencies Finalize Regulatory Capital Rule Revisions.**

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 issuing a final

rule to implement section 402 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Section 402 directs these agencies to amend the regulatory capital rule to exclude from the supplementary leverage ratio certain funds of banking organizations deposited with central banks if the banking organization is predominantly engaged in custody, safekeeping, and asset servicing activities. The rule is effective **04/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-27/pdf/2019-28293.pdf>. *Federal Register*, Vol. 85, No. 17, 01/27/2020, 4569-4579.

### **Agencies Request Comment on Information Collection.**

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) seek comment on the information collection titled Call Report. The agencies also gave notice that they sent the collection to OMB for review. Comments are due **02/26/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-27/pdf/2020-01292.pdf>. *Federal Register*, Vol. 85, No. 17, 01/27/2020, 4780-4796.

### **CFPB Requests Applications for Advisory Committee Membership.**

CFPB invites the public to apply for membership for appointment to its Consumer Advisory Board (CAB), Community Bank Advisory Council (CBAC), Credit Union Advisory Council (CUAC), and Academic Research Council (ARC) (collectively, advisory committees). Membership of the advisory committees includes representatives of consumers, diverse communities, the financial services industry, academics, and economists. Appointments to the committees are generally for two years. However, the Director may amend the respective committee charters from time to time during the charter terms, as the Director deems necessary to accomplish the purpose of the committees. CFPB expects to

announce the selection of new members in late summer 2020. Applications are due **02/27/2020**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-13/pdf/2020-00308.pdf>. *Federal Register*, Vol. 85, No. 8, 01/13/2020, 1806-1807.

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

- CFPB announced it seeks comment on the information collection titled Small Business Compliance Cost Survey. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **02/18/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00744.pdf>. *Federal Register*, Vol. 85, No. 12, 01/17/2020, 3036-3037.

- CFPB announced it seeks comment on the information collection titled Consumer Response Company Response Survey. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01156.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4294.

- 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 **03/11/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-10/pdf/2020-02545.pdf>. *Federal Register*, Vol. 85, No. 27, 02/10/2020, 7537.

#### **CFPB Issues Policy Statement on Compliance Aids.**

CFPB published a policy statement in order to announce a new designation for certain CFPB guidance, known as "Compliance Aids," and to explain the legal status and role of guidance with that designation. The statement is applicable **02/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-27/pdf/2020-00648.pdf>. *Federal Register*, Vol. 85, No. 17, 01/27/2020, 4579-4580.

#### **CFPB Issues Policy Statement on Abusive Acts or Practices.**

CFPB published a policy statement to provide a framework for the CFPB's exercise of its supervisory and enforcement authority to address abusive acts or practices. Section 1031(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) provides that CFPB may use its supervisory and enforcement authority, among other things, to prevent a covered person or service provider from committing or engaging in an unfair, deceptive, or abusive act or practice under Federal law in connection with any transaction with a consumer for a consumer financial product or service, or the offering of a consumer financial product or service. Section 1031(d) of the Dodd-Frank Act sets forth general standards for when CFPB may declare that an act or practice is abusive for purposes of the Dodd-Frank Act. Uncertainty remains as to the scope and meaning of abusiveness. This uncertainty creates challenges for covered persons in complying with the law. CFPB wants to make sure that such uncertainty does not impede or deter the provision of otherwise lawful financial products or services that could be beneficial to consumers. The policy statement is applicable **01/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-06/pdf/2020-01661.pdf>. *Federal Register*, Vol. 85, No. 25, 02/06/2020, 6733-6738.

#### **FRB Issues Rules of Practice for Hearings.**

The Board of Governors of the Federal Reserve System (FRB) is issuing a final rule amending its rules of practice and procedure to adjust the amount of each civil money penalty (CMP) provided by law within its jurisdiction to account for inflation as required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The final rule is effective **01/14/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00161.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2007-2009.

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

- FRB announced it seeks comment on the information collection titled Information Market Risk Capital Rule. FRB also gave notice that it sent the collection to OMB for review.

Comments are due **03/17/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00662.pdf>. *Federal Register*, Vol. 85, No. 12, 01/17/2020, 3049-3050.

- FRB announced it seeks comment on the information collection titled Census of Finance Companies. FRB also gave notice that it sent the collection to OMB for review. Comments are due **03/16/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-16/pdf/2020-00566.pdf>. *Federal Register*, Vol. 85, No. 11, 01/16/2020, 2740-2741.
- FRB announced it seeks comment on the information collection titled Pre-Hire Conflict of Interest Screening Form. FRB also gave notice that it sent the collection to OMB for review. Comments are due **03/16/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-16/pdf/2020-00614.pdf>. *Federal Register*, Vol. 85, No. 11, 01/16/2020, 2741-2742.
- FRB announced it seeks comment on the information collection titled Registration of Mortgage Loan Originators. FRB also gave notice that it sent the collection to OMB for review. Comments are due **03/16/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-16/pdf/2020-00634.pdf>. *Federal Register*, Vol. 85, No. 11, 01/16/2020, 2742-2744.

#### **FDIC Removes Transferred OTS Regulations.**

- The Federal Deposit Insurance Corporation (FDIC) is adopting a final rule to rescind and remove rules regarding accounting requirements for State savings associations because these financial statement and disclosure requirements are substantially similar to, although more detailed than, otherwise applicable financial statement form and content requirements and disclosure requirements that a State savings association must satisfy under Federal banking or securities laws or regulations.

The final rule is effective **02/20/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2019-27579.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3250-3253.

- FDIC is adopting a final rule rescinding and removing from the Code of Federal Regulations the regulations regarding regulatory reporting standards. The final rule is effective **02/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2019-27577.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3247-3250.
- FDIC is adopting a final rule to rescind and remove certain regulations transferred in 2011 to the FDIC from the former Office of Thrift Supervision (OTS) pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act) because they are unnecessary, redundant, or duplicative of other regulations or safety and soundness considerations. In addition to the removal, FDIC is making technical changes to other parts of FDIC's regulations so that they may be applicable on their terms to State savings associations. Following the removal of the identified regulations, the regulations governing the operations of State savings associations will be substantially the same as those for all other FDIC-supervised institutions. The final rule is effective **02/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2019-27580.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3232-3247.

#### **FDIC Proposes Amendments to Brokered Deposits Restrictions.**

FDIC proposed revisions to its regulations relating to the brokered deposits restrictions that apply to less than well capitalized insured depository institutions. The proposed rule would create a new framework for analyzing certain provisions of the "deposit broker" definition, including "facilitating" and "primary purpose." The proposed rule would also establish an application and reporting process with

respect to the primary purpose exception. The application process would be available to insured depository institutions and third parties that wish to utilize the exception. Comments are due **04/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-10/pdf/2019-28275.pdf>. *Federal Register*, Vol. 85, No. 27, 02/10/2020, 7453-7472.

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

FDIC announced it seeks comment on the information collection titled Information Collection for Innovation Pilot Programs. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **02/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00437.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2134-2135.

#### **FDIC Issues Correction to Regulatory Capital Rule.**

FDIC is correcting an interagency final rule that appeared in the *Federal Register* on **11/13/2019**, regarding Capital Simplification for Qualifying Community Banking Organizations. These corrections are necessary to standardize the language in the FDIC regulations with the regulations of the other agencies that issued the final rule. The correction is effective **01/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-30/pdf/2020-00776.pdf>. *Federal Register*, Vol. 85, No. 20, 01/30/2020, 5303-5304.

#### **FDIC Issues Notice of Inflation Adjustments for Civil Monetary Penalties.**

FDIC is providing notice of its maximum civil money penalties as adjusted for inflation. The adjusted maximum amounts of civil money penalties in this notice are applicable to penalties assessed after **01/15/2020**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00217.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2132-2134.

#### **FDIC Extends Comment Period for Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.**

FDIC proposed to revise the existing regulations requiring persons convicted of certain criminal offenses to obtain prior written consent before participating in the conduct of the affairs of any depository institution to incorporate FDIC's existing Statement of Policy, and to amend the regulations setting forth FDIC's procedures and standards applicable to an application to obtain FDIC's prior written consent. The FDIC has determined that an extension of the comment period until **03/16/2020**, is appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-27/pdf/2020-01298.pdf>. *Federal Register*, Vol. 85, No. 17, 01/27/2020, 4614.

#### **FDIC Issues Termination Receiverships.**

- FDIC as Receiver for former depository institutions, intends to terminate its receivership for the institutions listed in the notice. The liquidation of the assets for each 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 receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of this notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of this 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 above-mentioned receiverships will be considered which are not sent within this time frame. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-03/pdf/2020-02056.pdf>. *Federal Register*, Vol. 85, No. 22, 02/03/2020, 5958-5959.

- 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-2020-02-07/pdf/2020-02440.pdf>. *Federal Register*, Vol. 85, No. 26, 02/07/2020, 7303-7304.

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

- The Office of the Comptroller of the Currency (OCC) announced it seeks comment on the information collection titled Securities Offering Disclosure Rules. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/17/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00673.pdf>. *Federal Register*, Vol. 85, No. 12, 01/17/2020, 3105-3106.
- OCC announced it seeks comment on the information collection titled Recordkeeping Requirements for Securities Transactions. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/23/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00945.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3760-3761.
- OCC announced it seeks comment on the information collection titled Generic Clearance for the Collection of Qualitative Feedback on

Agency Service Delivery. OCC also gave notice that it sent the collection to OMB for review. Comments are due **02/24/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-23/pdf/2020-01077.pdf>. *Federal Register*, Vol. 85, No. 15, 01/23/2020, 4060-4061.

- OCC announced it seeks comment on the information collection titled Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01825.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5773-5775.

#### **HUD Proposes Amendments to Affirmatively Furthering Fair Housing.**

The Department of Housing and Urban Development (HUD) recognizes that its program participants have a duty to affirmatively further fair housing (AFFH), which HUD finds essential to the appropriate administration of its grant programs. Program participants must certify that they AFFH and maintain documentation to support that certification. This rule proposes changes to HUD's regulations regarding the reporting on program participants' actions to AFFH so that HUD can effectively evaluate participants' compliance with their AFFH obligations. This proposed rule would establish a uniform reporting process that respects the unique needs and difficulties faced by individual jurisdictions by assessing program participants on the concrete actions they take to AFFH and by leveraging objective metrics for fair housing choice to assist HUD's evaluation of such actions. The proposed regulation would revise the definition of AFFH, develop metrics to allow comparison of jurisdictions, and require jurisdictions to certify that they will AFFH by identifying concrete steps the jurisdiction will take over the next 5 years. Jurisdictions would need to report on their progress toward the commitments in their AFFH certification

through the regular consolidated plan reporting and review processes. Public housing agencies would demonstrate their efforts to AFFH through their participation in the consolidated plan process. Comments are due **03/16/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00234.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2041-2061.

#### **HUD Proposes Amendments to Fair Housing Act Design and Construction Requirements.**

HUD proposes to amend HUD's Fair Housing Act design and construction regulations by incorporating by reference the 2009 edition of International Code Council (ICC) Accessible and Usable Building and Facilities (ICC A117.1-2009) standard, as a safe harbor. The Accessible and Usable Buildings and Facilities standard is a technical standard for the design of facilities that are accessible to persons with disabilities. HUD proposes to determine that compliance with ICC A117.1-2009 satisfies the design and construction requirements of the Fair Housing Act and its amendments. This rule also proposes to designate the 2009, 2012, 2015 and 2018 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act. The IBC is a model building code and not law, but it has been adopted as law by various states and localities. The IBC provides minimum standards for public safety, health, and welfare as they are affected by building construction. Comments are due **03/16/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-15/pdf/2020-00233.pdf>. *Federal Register*, Vol. 85, No. 10, 01/15/2020, 2354-2359.

#### **HUD Proposes Amendments to Manufactured Home Construction and Safety Standards.**

HUD issued a proposed rule to amend the Federal Manufactured Home Construction and Safety Standards (the Construction and Safety Standards) by adopting recommendations made to HUD by the Manufactured Housing Consensus Committee (MHCC). The National Manufactured Housing Construction and Safety Standards Act of 1974 (the Act) requires HUD to publish in the *Federal Register* any proposed revised Construction and Safety Standard submitted by the MHCC. The MHCC has prepared and submitted to HUD its third group of

recommendations to improve various aspects of the Construction and Safety Standards. HUD has reviewed those proposals and has made editorial revisions to several, and HUD proposes correlating additions for several of the proposals. HUD has decided not to go forward in this proposed rule with certain revisions recommended by the MHCC due to pending regulations for improving energy efficiency in manufactured homes currently being prepared by the Department of Energy. In addition, HUD has decided not to move forward with a new proposal to add requirements for draft-stopping to the Manufactured Home Construction and Safety Standards. As agreed, these recommendations are being published to provide notice of the proposed revisions and an opportunity for public comment. Comments are due **03/31/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01473.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5589-5608.

#### **HUD Issues Debenture Interest Rates.**

HUD announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by FHA under the provisions of the National Housing Act. The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning **01/01/2020**, is 2 ¼ percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **01/01/2020**, is 1 ¾ percent. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-06/pdf/2020-02295.pdf>. *Federal Register*, Vol. 85, No. 25, 02/06/2020, 6967-6968.

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

- HUD announced it seeks comment on the information collection titled Ginnie Mae Multiclass Securities Program Documents (Forms and Electronic Data Submissions). HUD

also gave notice that it sent the collection to OMB for review. Comments are due **02/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00317.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2141-2143.

- HUD announced it seeks comment on the information collection titled White House Council on Eliminating Regulatory Barriers to Affordable Housing; Request for Information. HUD 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-2020-01-14/pdf/2020-00441.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2143.
- HUD announced it seeks comment on the information collection titled Disclosure of Adjustable Rate Mortgage (ARM) Rates. HUD also gave notice that it sent the collection to OMB for review. Comments are due **03/17/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00753.pdf>. *Federal Register*, Vol. 85, No.12, 01/17/2020, 3069-3070.
- HUD announced it seeks comment on the information collection titled Alternative Inspections—Housing Choice Voucher Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **03/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01878.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5684-5685.
- HUD announced it seeks comment on the information collection titled Project Approval for Single-Family Condominiums. HUD also gave notice that it sent the collection to OMB for review. Comments are due **03/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01880.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5686-5687.

- HUD announced it seeks comment on the information collection titled Section 202 Supportive Housing for the Elderly Application Submission Requirements. HUD also gave notice that it sent the collection to OMB for review. Comments are due **03/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01879.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5685-5686.

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

<https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00508.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3548-3550.

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

FEMA has issued a final notice which identifies communities in the states of **Alabama, Arkansas, Florida, Iowa, Kentucky, Missouri, Nebraska, Ohio, and Oregon**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to

adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **06/05/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2020-00814.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3402-3404.

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

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Louisiana, New Mexico, Oklahoma, 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-2020-01-21/pdf/2020-00810.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3400-3402.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arkansas, Colorado, Florida, Kentucky, Massachusetts, Mississippi, North Carolina, Oklahoma, Texas, and Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood

insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-28/pdf/2020-01372.pdf>. *Federal Register*, Vol. 85, No. 18, 01/28/2020, 5006-5009.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Hawaii, Idaho, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nevada, New Jersey, New Mexico, New York, Ohio, Oregon, Texas, Washington, Wisconsin, and Wyoming**. 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-2020-02-03/pdf/2020-01902.pdf>. *Federal Register*, Vol. 85, No. 22, 02/03/2020, 5971-5976.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Colorado, Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, New Mexico, Pennsylvania, 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 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-2020-02-03/pdf/2020-01903.pdf>. *Federal Register*, Vol. 85, No. 22, 02/03/2020, 5976-5979.

- 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, Connecticut, Florida, Louisiana, North Carolina, Oklahoma, 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-2020-02-07/pdf/2020-02459.pdf>. *Federal Register*, Vol. 85, No. 26, 02/07/2020, 7322-7324.
- 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, Nevada, New York, Texas, 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-2020-02-07/pdf/2020-02460.pdf>. *Federal Register*, Vol. 85, No. 26, 02/07/2020, 7324-7326.

#### **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 **Hawaii**. 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 **04/20/2020**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2020-00809.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3405.
- 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 **Utah**. 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 **04/20/2020**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2020-00811.pdf>. *Federal*

Register, Vol. 85, No. 13, 01/21/2020, 3397-3398.

- 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 **Virginia**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **04/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2020-00812.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3398-3400.
- 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 **South Carolina, South Dakota, and Utah**. 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 **04/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-28/pdf/2020-01373.pdf>. *Federal Register*, Vol. 85, No. 18, 01/28/2020, 5001-5002.
- 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 **Iowa**. 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 **04/27/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-28/pdf/2020-01374.pdf>. *Federal Register*, Vol. 85, No. 18, 01/28/2020, 5003-5004.

- 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 **Mississippi**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/07/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-07/pdf/2020-02461.pdf>. *Federal Register*, Vol. 85, No. 26, 02/07/2020, 7326-7327.

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

The Financial Crimes Enforcement Network (FinCEN) announced it seeks comment on the information collection titled Registration of Money Services Businesses. FinCEN also gave notice that it sent the collection to OMB for review. Comments are due **03/27/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01->

[27/pdf/2020-01240.pdf](https://www.govinfo.gov/content/pkg/FR-2020-01240/pdf/2020-01240.pdf). *Federal Register*, Vol. 85, No. 17, 01/27/2020, 4796-4798.

### **Treasury Finalizes Return Due Date and Extended Due Date Changes.**

The Department of the Treasury (Treasury) issued final regulations that update the due dates and available extensions of time to file certain tax returns and information returns. The dates are updated to reflect the statutory requirements set by section 2006 of the Surface Transportation and Veterans Health Care Choice Improvement Act of 2015 and section 201 of the Protecting Americans from Tax Hikes Act of 2015. Additionally, the regulations remove a provision for electing large partnerships that was made obsolete by section 1101(b)(1) of the Bipartisan Budget Act of 2015. These regulations affect taxpayers who file Form W-2 (series, except Form W-2G), Form W-3, Form 990 (series), Form 1099-MISC, Form 1041, Form 1041-A, Form 1065, Form 1065-B, Form 1120 (series), Form 4720, Form 5227, Form 6069, Form 8804, or Form 8870. The regulations are effective **01/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-30/pdf/2020-00467.pdf>. *Federal Register*, Vol. 85, No. 20, 01/30/2020, 5323-5327.

### **Treasury Finalizes Determination of the Maximum Value of a Vehicle for Use With the Fleet-Average and Vehicle Cents-Per-Mile Valuation Rules.**

Treasury issued final regulations regarding special valuation rules for employers and employees to use in determining the amount to include in an employee's gross income for personal use of an employer-provided vehicle. The final regulations reflect changes made by the Tax Cuts and Jobs Act (TCJA). The final rule is effective **02/05/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-05/pdf/2020-02158.pdf>. *Federal Register*, Vol. 85, No. 24, 02/05/2020, 6424-6428.

### **Treasury Issues Correction to Estate and Gift Taxes.**

Treasury issued corrections to Treasury Decision 9884, which was published in the *Federal Register* on **11/26/2019**. Treasury Decision 9884 contained final regulations addressing the effect of recent legislative changes to the basic exclusion amount allowable in computing Federal gift and estate taxes.

The final regulations affect donors of gifts made after 2017 and the estates of decedents dying after 2017. As published, the final regulation contained an omission that may prove misleading and therefore should be corrected. The correction is effective **02/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-06/pdf/2020-01392.pdf>. *Federal Register*, Vol. 85, No. 25, 02/06/2020, 6803.

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

- Treasury announced it seeks comment on the information collection titled Financial Sector Critical Infrastructure Cybersecurity Survey. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/23/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00898.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3761-3762.
- Treasury announced it seeks comment on the information collection titled Information Regarding Request for Refund of Social Security Tax Erroneously Withheld on Wages Received by a Nonresident Alien on an F, J, or M Type Visa. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01172.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4356.
- Treasury announced it seeks comment on the information collection titled Electronic Filing Declaration for Form 8963. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01173.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4355-4356.
- Treasury announced it seeks comment on the information collection titled Student Loan Interest Statement. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01174.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4358.

- Treasury announced it seeks comment on the information collection titled Tip Reporting Alternative Commitment Agreement (TRAC) for Use in the Food and Beverage Industry. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01175.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4357-4358.
- Treasury announced it seeks comment on the information collection titled Capitalization of Interest. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01176.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4356-4357.
- Treasury announced it seeks comment on the information collection titled Carryforward Election of Unused Private Activity Bond Volume Cap. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01846.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5776-5779.
- Treasury announced it seeks comment on the information collection titled Bank Enterprise Award Program Application. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-31/pdf/2020-01882.pdf>. *Federal Register*, Vol. 85, No. 21, 01/31/2020, 5779-5780.

### **FHFA Requests Comment on Property Assessed Clean Energy Program.**

The Federal Housing Finance Agency (FHFA) as regulator for Fannie Mae and Freddie Mac as well as the Federal Home Loan Banks, seeks public input on residential energy retrofitting programs financed through special state legislation enabling a "super-priority lien" over existing and subsequent first mortgages. In particular, FHFA seeks input on potential changes to its policies for its regulated entities based on safety and soundness concerns. These state programs, termed Property Assessed Clean Energy or PACE, address residential properties and commercial applications. Comments are due **03/16/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-16/pdf/2020-00655.pdf>. *Federal Register*, Vol. 85, No. 11, 01/16/2020, 2736-2740.

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

- FHFA announced it seeks comment on the information collection titled Members of the Banks. FHFA also gave notice that it sent the collection to OMB for review. Comments are due **03/23/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00930.pdf>. *Federal Register*, Vol. 85, 14, 01/22/2020, 3683-3685.
- FHFA announced it seeks comment on the information collection titled Community Support Requirements. FHFA also gave notice that it sent the collection to OMB for review. Comments are due **03/23/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00933.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3680-3683.

### **FHFA Issues Annual Adjustment of the Cap on Average Total Assets That Defines Community Financial Institutions.**

FHFA has adjusted the cap on average total assets that is used in determining whether a Federal Home Loan Bank (Bank) member qualifies as a "community financial institution" (CFI) to \$1,224,000,000, based on the annual percentage increase in the Consumer Price Index for all urban consumers (CPI-U), as published by the Department of Labor (DOL). These

changes took effect on **01/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00929.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3680.

#### **FHFA Issues Civil Monetary Penalty Inflation Adjustments.**

FHFA is adopting a final rule amending its Rules of Practice and Procedure and other agency regulations to adjust each civil money penalty within its jurisdiction to account for inflation, pursuant to the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

The inflation adjustments are applicable

**01/15/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-28/pdf/2020-01025.pdf>. *Federal Register*, Vol. 85, No. 18, 01/28/2020, 4903-4905.

#### **FCA Finalizes Amendments to Board Meeting Regulations.**

The Farm Credit Administration (FCA) issued a final rule amending its regulations to reflect changes in FCA's organizational structure and to correct the mailing address for the McLean office. This regulation will become effective no earlier than 30 days after publication in the *Federal Register* during which either one or both Houses of Congress are in session. FCA will publish a document announcing the effective date in the *Federal Register*. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-05/pdf/2020-01411.pdf>. *Federal Register*, Vol. 85, No. 24, 02/05/2020, 6421-6422.

#### **FCA Proposes Amendments to Amortization Limits.**

FCA proposes to repeal the regulatory requirement that production credit associations (PCAs) amortize their loans in 15 years or less, while requiring all Farm Credit System (FCS) associations to address amortization through their credit underwriting standards and internal controls. Comments are due **03/23/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-23/pdf/2020-00785.pdf>. *Federal Register*, Vol. 85, No. 15, 01/23/2020, 3867-3870.

#### **FCA Issues Civil Monetary Penalty Adjustments.**

FCA issued inflation adjustments to civil money penalties (CMPs) that FCA may impose or enforce pursuant to the Farm Credit Act of 1971, as amended (Farm Credit Act), and pursuant to the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, and further amended by the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters Act). The adjustments are effective **02/04/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-04/pdf/2020-01410.pdf>. *Federal Register*, Vol. 85, No. 02/04/2020, 6023-6025.

#### **CCC Issues Revision to Market Access Program.**

The Commodity Credit Corporation (CCC) is revising the Market Access Program (MAP) regulations to eliminate the 5-year limit on participation by branded products in the program, as required in the Agriculture Improvement Act of 2018, and to incorporate changes that conform the operation of the program to the requirements in the Uniform Guidance and Federal grant-making best practices. The rule is effective **01/13/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-13/pdf/2019-27965.pdf>. *Federal Register*, Vol. 85, No. 8, 01/13/2020, 1731-1747.

#### **CCC Finalizes Amendments to Pima Agriculture Cotton Trust Fund and Agriculture Wool Apparel Manufacturers Trust Fund.**

CCC issued final amendments to regulations for the Pima Agriculture Cotton Trust Fund (Agriculture Pima Trust Fund) and the Agriculture Wool Apparel Manufacturers Trust Fund (Wool Trust Fund) programs. This final rule makes minor changes to the Department of Agriculture's administration of the Wool Trust Fund, required by section 12603 of the Agriculture Improvement Act of 2018. Statutory changes were made with respect to two of the four types of payments available under the Wool Trust Fund, the Refund of Duties Paid on Imports of Certain Wool Products (Wool Duty Refund program) and the Payments to Manufacturers of Certain Worsted Wool Fabrics (Wool Grant program). In addition, new regulatory language is required to update the payment expiration calendar year and for submission of affidavits that apply to all four payments made available under the Wool Trust

Fund. This final rule also makes minor changes to the Department of Agriculture's administration of the Agriculture Pima Trust Fund per section 12602 of the Agriculture Improvement Act of 2018. New regulatory language is required for updating the payment expiration calendar year and to include information in the required affidavit of yarn spinners. The final rule is effective **02/05/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-05/pdf/2020-01296.pdf>. *Federal Register*, Vol. 85, No. 24, 02/05/2020, 6419-6421.

#### **CCC Issues Correction to Interim Rule on Agricultural Conservation Easement Program.**

CCC published an interim rule in the *Federal Register* on **01/06/2020** that made changes to the Agricultural Conservation Easement Program (ACEP) regulations. This correction is being published to address minor errors in the preamble portion of the ACEP interim rule published on **01/06/2020**. There are no changes to the ACEP regulations as published on **01/06/2020**. CCC is also extending the comment period and asking for public input on additional specific questions. The new comment due date is **03/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-24/pdf/2020-01066.pdf>. *Federal Register*, Vol. 85, No. 16, 01/24/2020, 4191-4192.

#### **SBA Proposes Supervised Lenders Application Process.**

The Small Business Administration (SBA) is proposing to update the regulations applicable to Small Business Lending Companies (SBLCs) and state-regulated lenders (Non-Federally Regulated Lenders (NFRLs)) in order to improve efficiencies and potentially reduce costs related to the application and review process. The rule proposes to establish a comprehensive application and review process for SBLC and NFRL applicants (collectively referred to as SBA Supervised Lenders), including for transactions involving a change of ownership or control, and to clarify and incorporate into the regulations the factors SBA considers in its evaluation of an application. The rule also proposes to address SBA's requirements for the minimum amount of capital needed to be maintained by SBA Supervised Lenders, some of which have not been updated since 1996. Comments are due **03/13/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-13/pdf/2019-28500.pdf>. *Federal Register*, Vol. 85, No. 8, 01/13/2020, 1783-1793.

#### **SBA Issues Interim Final Rule on Express Loan Programs.**

SBA is amending various regulations governing its business loan programs, including the SBA Express and Export Express Loan Programs and the Microloan and Development Company (504) loan programs. SBA previously published a Notice of Proposed Rulemaking addressing all of the topics and issues covered by this interim final rule and received extensive comments from the public. SBA is publishing this rule interim final rather than proceeding to a final rule in order to provide the public with an additional opportunity to comment. The interim rule is effective **03/11/2020**, comments are due **04/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-10/pdf/2020-02128.pdf>. *Federal Register*, Vol. 85, No. 27, 02/10/2020, 7622-7652.

#### **FCSIC Issues Adjustments to Civil Penalty Amounts.**

The Farm Credit System Insurance Corporation (FCSIC) issued a rule implementing inflation adjustments to civil money penalties (CMPs) that FCSIC may impose under the Farm Credit Act of 1971, as amended. These adjustments are required by 2015 amendments to the Federal Civil Penalties Inflation Adjustment Act of 1990. The final rule is effective **01/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-15/pdf/2020-00464.pdf>. *Federal Register*, Vol. 85, No. 10, 01/15/2020, 2283-2284.

#### **SEC Issues Notice of Inflation Adjustments for Civil Monetary Penalties.**

The Securities and Exchange Commission (SEC) issued a notice setting forth the annual inflation adjustment of the maximum amount of civil monetary penalties (CMPs) administered by the Commission under the Securities Act of 1933, the Securities Exchange Act of 1934 (the Exchange Act), the Investment Company Act of 1940, the Investment Advisers Act of 1940, and certain penalties under the Sarbanes-Oxley Act of 2002. These amounts are effective beginning on **01/15/2020**, and will apply to all penalties imposed after that date for violations of the aforementioned

statutes that occurred after **11/02/2015**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-13/pdf/2020-00306.pdf>. *Federal Register*, Vol. 85, No. 8, 01/13/2020, 1833-1835.

#### **FTC Issues Adjustments to Civil Penalty Amounts.**

The Federal Trade Commission (FTC) is implementing adjustments to the civil penalty amounts within its jurisdiction to account for inflation, as required by law. The adjustments are effective **01/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00314.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2014-2016.

#### **FCC Issues Adjustments to Civil Penalty Amounts.**

The Federal Communications Commission (FCC) is implementing adjustments to the civil penalty amounts within its jurisdiction to account for inflation, as required by law. The adjustments are effective **01/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-15/pdf/2020-00459.pdf>. *Federal Register*, Vol. 85, No. 10, 01/15/2020, 2318-2319.

#### **NCUA Issues Adjustments to Civil Monetary Penalty Amounts.**

The National Credit Union Administration (NCUA) is amending its regulations to adjust the maximum amount of each civil monetary penalty (CMP) within its jurisdiction to account for inflation. This action, including the amount of the adjustments, is required under the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Debt Collection Improvement Act of 1996 and the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The final rule is effective **01/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00309.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2009-2012.

#### **NCUA Proposes Amendments to Combination Transactions with Non-Credit Unions.**

NCUA proposes to add subpart D to part 708a of its regulations. This will clarify and make transparent the procedures and requirements currently in place related to combination transactions. Combination transactions include those where a federally insured credit union (FICU) proposes to assume liabilities

from a non-credit union, including a bank. They also include a FICU's merger or consolidation with a non-credit union entity. Further, the proposed rule clarifies the scope of section 741.8 of the NCUA's regulations, which currently requires the NCUA to grant approval before a FICU may purchase loans or assume an assignment of deposits, shares, or liabilities from any institution that is not insured by the National Credit Union Share Insurance Fund (NCUSIF). Comments are due **03/30/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-30/pdf/2020-01538.pdf>. *Federal Register*, Vol. 85, No. 20, 01/30/2020, 5336-5342.

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

- NCUA announced it seeks comment on the information collection titled Security Program, 12 CFR part 748. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **02/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-14/pdf/2020-00419.pdf>. *Federal Register*, Vol. 85, No. 9, 01/14/2020, 2150.
- NCUA announced it seeks comment on the information collection titled Suspicious Activity Report. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **03/17/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00752.pdf>. *Federal Register*, Vol. 85, No. 12, 01/17/2020, 3079-3080.
- 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 **02/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-21/pdf/2020-00871.pdf>. *Federal Register*, Vol. 85, No. 13, 01/21/2020, 3430-3431.

### **DOL Issues Adjustments to Civil Penalty Amounts.**

The Department of Labor (DOL) published a final rule to adjust for inflation the civil monetary penalties assessed or enforced by the Department, pursuant to the Federal Civil Penalties Inflation Adjustment Act of 1990 as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (Inflation Adjustment Act). The Inflation Adjustment Act requires DOL's to annually adjust its civil money penalty levels for inflation no later than January 15 of each year. The Inflation Adjustment Act provides that agencies shall adjust civil monetary penalties notwithstanding Section 553 of the Administrative Procedure Act (APA). Additionally, the Inflation Adjustment Act provides a cost-of-living formula for adjustment of the civil penalties. Accordingly, this final rule sets forth DOL's 2020 annual adjustments for inflation to its civil monetary penalties. The final rule is effective **01/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-15/pdf/2020-00486.pdf>. *Federal Register*, Vol. 85, No. 10, 01/15/2020, 2292-2303.

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

- The Department of Veterans Affairs (VA) announced it seeks comment on the information collection titled Nonsupervised Lender's Nomination and Recommendation of Credit Underwriter. VA also gave notice that it sent the collection to OMB for review. Comments are due **03/23/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-22/pdf/2020-00909.pdf>. *Federal Register*, Vol. 85, No. 14, 01/22/2020, 3762-3763.
- VA announced it seeks comment on the information collection titled Request for Disinterment, VA Form 40-4970. VA also gave notice that it sent the collection to OMB for review. Comments are due **03/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-28/pdf/2020-01461.pdf>. *Federal Register*, Vol. 85, No. 18, 01/28/2020, 5068-5069.

### **VA Announces Funds Availability for Specially Adapted Housing Assistive Technology Grant Program.**

VA is announcing the availability of funds for the Specially Adapted Housing Assistive Technology (SAHAT) Grant Program for Fiscal Year (FY) 2020. The objective of the grant is to encourage the development of new assistive technologies for specially adapted housing (SAH). The notice is intended to provide applicants with the information necessary to apply for the SAHAT Grant Program. VA strongly recommends referring to the SAHAT Grant Program regulation in conjunction with this notice. The registration process described in the notice applies only to applicants who will register to submit project applications for FY 2020 SAHAT Grant Program funds. Applications for the grant program are due **03/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-04/pdf/2020-02115.pdf>. *Federal Register*, Vol. 85, No. 23, 02/04/2020, 6264-62683.



## 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>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Prototypes of New Overdraft Opt-In Model Form.	<a href="https://www.consumerfinance.gov/about-us/blog/know-you-owe-we-are-designing-new-overdraft-disclosure-forms/">https://www.consumerfinance.gov/about-us/blog/know-you-owe-we-are-designing-new-overdraft-disclosure-forms/</a>	No date specified.
* <b>CFPB</b>	<b>NOTICE:</b> Small Business Compliance Cost Survey.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3036- 3037.	<b>Feb. 18, 2020</b>
* <b>CFPB</b>	<b>NOTICE:</b> Application Forms for Financial Empowerment Training Programs.	<i>Federal Register</i> , Vol. 85, No. 27, 02/10/2020, 7537.	<b>Mar. 11, 2020</b>
* <b>CFPB</b>	<b>NOTICE:</b> Consumer Response Company Response Survey.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4294.	<b>Mar. 24, 2020</b>
<b>Farm Credit Administration (FCA)</b>	Margin and Capital Requirements for Covered Swap Entities.  <b>EXTENSION:</b> Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970- 59989.  <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833- 71834.	<b>Dec. 09, 2019</b>  New Comment Due Date: <b>Jan. 23, 2020</b>
<b>FCA</b>	District Financial Reporting.	<i>Federal Register</i> , Vol. 85, No. 4, 01/07/2020, 647- 649.	<b>Mar. 09, 2020</b>
<b>Federal Accounting Standards Advisory Board (FASB)</b>	<b>NOTICE:</b> Annual Report for FY 2019 and Three-Year Plan.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 65154.	<b>Jan. 17, 2020</b>
<b>FASB</b>	Statement of Federal Financial Accounting Standards.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70968- 70969.	<b>Jan. 31, 2020</b>
<b>Federal Communications Commission (FCC)</b>	Advanced Methods to Target and Eliminate Unlawful Robocalls.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71888- 71889.	<b>Jan. 29, 2020</b>

* <b>Federal Credit Administration (FCA)</b>	Amendments to Amortization Limits.	<i>Federal Register</i> , Vol. 85, No. 15, 01/23/2020, 3867-3870.	<b>Mar. 23, 2020</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Margin and Capital Requirements for Covered Swap Entities.  <b>EXTENSION:</b> Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.  <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834.	<b>Dec. 09, 2019</b>  New Comment Due Date: <b>Jan. 23, 2020</b>
<b>FDIC</b>	<b>NOTICE:</b> Application of the Uniform Financial Institutions Rating System.  <b>EXTENSION:</b> Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.  <i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71413-71414.	<b>Dec. 30, 2019</b>  New Comment Due Date: <b>Feb. 28, 2020</b>
* <b>FDIC</b>	<b>NOTICE:</b> Information Collection for Innovation Pilot Programs.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2134-2135.	<b>Feb. 13, 2020</b>
<b>FDIC</b>	Amendments to Policy Regarding Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.	<i>Federal Register</i> , Vol. 84, No. 241, 12/14/2019, 68353-68363.	<b>Feb. 14, 2020</b>
* <b>FDIC</b>	<b>NOTICE:</b> Call Report.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4780-4796.	<b>Feb. 26, 2020</b>
<b>FDIC</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1204-1265.	<b>Mar. 09, 2020</b>
* <b>FDIC</b>	<b>EXTENSION:</b> Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4614.	<b>Mar. 16, 2020</b>
* <b>FDIC</b>	Amendments to Brokered Deposit Restrictions.	<i>Federal Register</i> , Vol. 85, No. 27, 02/10/2020, 7453-7472.	<b>Apr. 10, 2020</b>

* <b>Federal Housing Finance Agency (FHFA)</b>	<b>NOTICE:</b> Property Assessed Clean Energy Program.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2736-2740.	<b>Mar. 16, 2020</b>
* <b>FHFA</b>	<b>NOTICE:</b> Members of the Banks.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3683-3685.	<b>Mar. 23, 2020</b>
* <b>FHFA</b>	<b>NOTICE:</b> Community Support Requirements.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3680-3683.	<b>Mar. 23, 2020</b>
<b>Federal Reserve Board (FRB)</b>	Margin and Capital Requirements for Covered Swap Entities.  <b>EXTENSION:</b> Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.  <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834.	<b>Dec. 09, 2019</b>  New Comment Due Date: <b>Jan. 23, 2020</b>
<b>FRB</b>	<b>NOTICE:</b> Application of the Uniform Financial Institutions Rating System.  <b>EXTENSION:</b> Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.  <i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71413-71414.	<b>Dec. 30, 2019</b>  New Comment Due Date: <b>Feb. 28, 2020</b>
* <b>FRB</b>	<b>NOTICE:</b> Call Report.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4780-4796.	<b>Feb. 26, 2020</b>
* <b>FRB</b>	<b>NOTICE:</b> Census of Finance Companies.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2740-2741.	<b>Mar. 16, 2020</b>
* <b>FRB</b>	<b>NOTICE:</b> Pre-Hire Conflict of Interest Screening Form.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2741-2742.	<b>Mar. 16, 2020</b>
* <b>FRB</b>	<b>NOTICE:</b> Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2742-2744.	<b>Mar. 16, 2020</b>
* <b>FRB</b>	<b>NOTICE:</b> Information Market Risk Capital Rule.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3049-3050.	<b>Mar. 17, 2020</b>

<b>Federal Trade Commission (FTC)</b>	<b>NOTICE:</b> Rule Governing Pre-sale Availability of Written Warranty Terms.	<i>Federal Register</i> , Vol. 84, No. 250, 12/31/2019, 72362-72364.	<b>Mar. 02, 2020</b>
<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Renewal of Information Collection Requirements in connection with the Imposition of a Special Measure concerning Commercial Bank of Syria, including its subsidiary Syrian Lebanese Commercial Bank, as a financial institution of primary money laundering concern.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69822-69824.	<b>Feb. 18, 2020</b>
<b>FinCEN</b>	<b>NOTICE:</b> Beneficial Ownership Requirements for Legal Entity Customers.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 72137-72138.	<b>Feb. 28, 2020</b>
* <b>FinCEN</b>	<b>NOTICE:</b> Registration of Money Services Businesses.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4796-4798.	<b>Mar. 27, 2020</b>
<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67951-67952.	<b>Jan. 13, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> National Standards for the Physical Inspection of Real Estate (NSPIRE) Demonstration.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67952-67953.	<b>Jan. 13, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> Nonprofit Application and Recertification for FHA Mortgage Insurance Programs.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67951.	<b>Jan. 13, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> FHA TOTAL Mortgage Scorecard.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65403-65404.	<b>Jan. 27, 2020</b>
* <b>HUD</b>	<b>NOTICE:</b> White House Council on Eliminating Regulatory Barriers to Affordable Housing; Request for Information.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2143.	<b>Jan. 31, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076.	<b>Feb. 03, 2020</b>

*	<b>HUD</b>	<b>NOTICE:</b> Ginnie Mae Multiclass Securities Program Documents (Forms and Electronic Data Submissions).	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2141-2143.	<b>Feb. 13, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Alternative Inspections—Housing Choice Voucher Program.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5684-5685.	<b>Mar. 02, 2020</b>
	<b>HUD</b>	<b>NOTICE:</b> Housing Counseling Federal Advisory Committee (HCFAC).	<i>Federal Register</i> , Vol. 85, No. 249, 01/06/2020, 522-523.	<b>Mar. 06, 2020</b>
*	<b>HUD</b>	Affirmatively Furthering Fair Housing.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2041-2061.	<b>Mar. 16, 2020</b>
*	<b>HUD</b>	Amendments to Fair Housing Act Design and Construction Requirements.	<i>Federal Register</i> , Vol. 85, No. 10, 01/15/2020, 2354-2359.	<b>Mar. 16, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Disclosure of Adjustable Rate Mortgage (ARM) Rates.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3069-3070.	<b>Mar. 17, 2020</b>
*	<b>HUD</b>	Amendments to Manufactured Home Construction and Safety Standards.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5589-5608.	<b>Mar. 31, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Project Approval for Single-Family Condominiums.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5686-5687.	<b>Mar. 31, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Section 202 Supportive Housing for the Elderly Application Submission Requirements.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5685-5686.	<b>Mar. 31, 2020</b>
	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Monitoring Bank Secrecy, 12 CFR part 748.2.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67963.	<b>Jan. 13, 2020</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Security Program, 12 CFR part 748.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2150.	<b>Feb. 13, 2020</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC.	<i>Federal Register</i> , Vol. 85, No. 13, 01/21/2020, 3430-3431.	<b>Feb. 20, 2020</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Suspicious Activity Report.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3079-	<b>Mar. 17, 2020</b>

		3080.	
*	<b>NCUA</b>	Amendments to Combination Transactions with Non-Credit Unions.	<i>Federal Register</i> , Vol. 85, No. 20, 01/30/2020, 5336-5342.
	<b>Office of the Comptroller of the Currency (OCC)</b>	Margin and Capital Requirements for Covered Swap Entities.  <b>EXTENSION:</b> Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.  <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834.
*	<b>OCC</b>	<b>NOTICE:</b> Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery.	<i>Federal Register</i> , Vol. 85, No. 15, 01/23/2020, 4060-40.
*	<b>OCC</b>	<b>NOTICE:</b> Call Report.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4780-4796.
*	<b>OCC</b>	<b>NOTICE:</b> Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5773-5775.
	<b>OCC</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1204-1265.
	<b>OCC</b>	Employment Contract Rule.	<i>Federal Register</i> , Vol. 85, No. 5, 01/08/2020, 1052-1081.
	<b>OCC</b>	<b>NOTICE:</b> Retail Foreign Exchange Transactions.	<i>Federal Register</i> , Vol. 85, No. 7, 01/10/2020, 1373-1374.
*	<b>OCC</b>	<b>NOTICE:</b> Securities Offering Disclosure Rules.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3105-3106.
*	<b>OCC</b>	<b>NOTICE:</b> Recordkeeping Requirements for Securities	<i>Federal Register</i> , Vol. 85, No. 14,
			<b>Mar. 30, 2020</b>
			<b>Dec. 09, 2019</b>  New Comment Due Date: <b>Jan. 23, 2020</b>
			<b>Feb. 24, 2020</b>
			<b>Feb. 26, 2020</b>
			<b>Mar. 02, 2020</b>
			<b>Mar. 09, 2020</b>
			<b>Mar. 09, 2020</b>
			<b>Mar. 10, 2020</b>
			<b>Mar. 17, 2020</b>
			<b>Mar. 23, 2020</b>

	Transactions.	01/22/2020, 3760-3761.	
<b>Rural Housing Service (RHS)</b>	Single Family Housing Direct Loan and Grant Programs.	<i>Federal Register</i> , Vol. 84, No. 227, 11/25/2019, 64788-64795.	<b>Jan. 24, 2020</b>
<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076.	<b>Feb. 03, 2020</b>
<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Statement of Personal History.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1189.	<b>Mar. 03, 2020</b>
* <b>SBA</b>	Supervised Lenders Application Process.	<i>Federal Register</i> , Vol. 85, No. 8, 01/13/2020, 1783-1793.	<b>Mar. 13, 2020</b>
<b>Treasury, Dept. of (Treasury)</b>	Misdirected Direct Deposit Refunds.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70462-70466.	<b>Feb. 21, 2020</b>
<b>Treasury</b>	<b>NOTICE:</b> Allocation and Qualified Equity Investment Tracking System.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71078.	<b>Feb. 24, 2020</b>
<b>Treasury</b>	<b>NOTICE:</b> New Markets Tax Credit Program Community Development Entity (CDE) Certification Application.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71077.	<b>Feb. 24, 2020</b>
<b>Treasury</b>	<b>NOTICE:</b> Relief for Certain Spouses of Military Personnel.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71081-71082.	<b>Feb. 24, 2020</b>
<b>Treasury</b>	Source of Income from Certain Sales of Personal Property.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71836-71851.	<b>Feb. 28, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Carryforward Election of Unused Private Activity Bond Volume Cap.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5776-5779.	<b>Mar. 02, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Bank Enterprise Award Program Application.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5779-5780.	<b>Mar. 02, 2020</b>
<b>Treasury</b>	<b>NOTICE:</b> Application By Survivors for Payment of Bond or Check Issued Under the Armed Forces Leave Act of	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 416-417.	<b>Mar. 03, 2020</b>

	1946, as amended.		
<b>Treasury</b>	<b>NOTICE:</b> Request to Reissue U.S. Savings Bonds to a Personal Trust.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 417.	<b>Mar. 03, 2020</b>
<b>Treasury</b>	<b>NOTICE:</b> Minority Bank Deposit Program (MBDP) Certification Form for Admission.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 417.	<b>Mar. 03, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Financial Sector Critical Infrastructure Cybersecurity Survey.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3761-3762.	<b>Mar. 23, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Information Regarding Request for Refund of Social Security Tax Erroneously Withheld on Wages Received by a Nonresident Alien on an F, J, or M Type Visa.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4356.	<b>Mar. 24, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Electronic Filing Declaration for Form 8963.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4355-4356.	<b>Mar. 24, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Student Loan Interest Statement.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4358.	<b>Mar. 24, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Tip Reporting Alternative Commitment Agreement (TRAC) for Use in the Food and Beverage Industry.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4357-4358.	<b>Mar. 24, 2020</b>
* <b>Treasury</b>	<b>NOTICE:</b> Capitalization of Interest.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4356-4357.	<b>Mar. 24, 2020</b>
<b>Veterans Affairs, Dept. of (VA)</b>	Specialty Education Loan Repayment Program.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70908-70913.	<b>Feb. 24, 2020</b>
* <b>VA</b>	<b>NOTICE:</b> Nonsupervised Lender's Nomination and Recommendation of Credit Underwriter.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3762-3763.	<b>Mar. 23, 2020</b>
* <b>VA</b>	<b>NOTICE:</b> Request for Disinterment, VA Form 40-4970.	<i>Federal Register</i> , Vol. 85, No. 18, 01/28/2020, 5068-5069.	<b>Mar. 30, 2020</b>



## Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088- 43149.	<b>Jan. 01, 2018</b>  (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 <b>Jan. 01, 2019</b> ; 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 <b>Jan. 01, 2020</b> .)
<b>CFPB</b>	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-	<b>Jan. 01, 2018</b>  The amendment to

		45697.	Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: <b>Jan. 01, 2022.</b>
<b>CFPB</b>	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701.	<b>Sep. 03, 2019</b>  (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: <b>Jul. 01, 2020)</b>
<b>CFPB</b>	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004.	<b>Jan. 01, 2020</b>  (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 <b>01/01/2022.</b> )
* <b>CFPB</b>	Policy Statement on Abusive Acts or Practices.	<i>Federal Register</i> , Vol. 85, No. 25, 02/06/2020, 6733-6738.	<b>Jan. 24, 2020</b>
* <b>CFPB</b>	Policy Statement on Compliance Aids.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4579-4580.	<b>Feb. 01, 2020</b>
* <b>CFPB</b>	<b>NOTICE:</b> Applications for Advisory Committee Membership.	<i>Federal Register</i> , Vol. 85, No. 8, 01/13/2020, 1806-	Applications Due: <b>Feb. 27, 2020</b>

		1807.	
<b>CFPB</b>	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930.	<b>Nov. 19, 2020</b>
<b>Commodity Credit Corporation (CCC)</b>	<b>INTERIM RULE:</b> Conservation Reserve Program.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66813-66833.	<b>Dec. 06, 2019</b>  Comments are due: <b>Feb. 04, 2020</b>
* <b>CCC</b>	<b>INTERIM RULE:</b> Agricultural Conservation Easement Program.  <b>CORRECTION:</b> Agricultural Conservation Easement Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293.  <i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4191-4192.	<b>Dec. 30, 2020</b>  Comment due date: <b>Mar. 20, 2020</b>
* <b>CCC</b>	Revision to Market Access Program.	<i>Federal Register</i> , Vol. 85, No. 8, 01/13/2020, 1731-1747.	<b>Jan. 13, 2020</b>
* <b>CCC</b>	Amendments to Pima Agriculture Cotton Trust Fund and Agriculture Wool Apparel Manufacturers Trust Fund.	<i>Federal Register</i> , Vol. 85, No. 24, 02/05/2020, 6419-6421.	<b>Feb. 05, 2020</b>
<b>Commodity Futures Trading Commission (CFTC)</b>	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	<b>Dec. 31, 2019</b>
<b>CFTC</b>	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 <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;

			and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
	<b>CFTC</b>	Public Rulemaking Procedures.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68787-68790. <b>Jan. 16, 2020</b>
*	<b>Farm Credit System Insurance Corporation (FCSIC)</b>	Adjustments to Civil Penalty Amounts.	<i>Federal Register</i> , Vol. 85, No. 10, 01/15/2020, 2283-2284. <b>Jan. 15, 2020</b>
*	<b>Federal Communications Commission (FCC)</b>	Adjustments to Civil Penalty Amounts.	<i>Federal Register</i> , Vol. 85, No. 10, 01/15/2020, 2318-2319. <b>Jan. 15, 2020</b>
*	<b>Federal Credit Administration (FCA)</b>	Board Meeting Regulations.	<i>Federal Register</i> , Vol. 85, No. 24, 02/05/2020, 6421-6422. FCA will publish a document announcing the effective date in the <i>Federal Register</i> .
*	<b>FCA</b>	Civil Monetary Penalty Adjustments.	<i>Federal Register</i> , Vol. 85, No. 02/04/2020, 6023-6025. <b>Feb. 04, 2020</b>
	<b>Federal Crop Insurance Corporation</b>	<b>CORRECTION:</b> Common Crop Insurance Policy Basic	<i>Federal Register</i> , Vol. 84, No. 226, <b>Nov. 22, 2019</b>

<b>(FCIC)</b>	Provisions.	11/22/2019, 64413-64414.	
<b>FCIC</b>	Rice Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 84, No. 226, 11/22/2019, 64411-64413.	<b>Nov. 30, 2019</b>  Comments are due: <b>Jan. 21, 2020</b>
<b>FCIC</b>	Coarse Grains Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65259-65262.	<b>Nov. 30, 2019</b>  Comments are due: <b>Jan. 27, 2020</b>
<b>FCIC</b>	Sugar Beet Crop Insurance Regulations.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65627-65639.	<b>Nov. 30, 2019</b>  Comments are due: <b>Jan. 28, 2020</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	<b>Oct. 09, 2019</b> (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on <b>Jan. 01, 2020</b> )
<b>FDIC</b>	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 <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB),

			and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>  <b>Jan. 01, 2020</b>
	<b>CORRECTION:</b> 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. 232, 12/03/2019, 66063.	
*	<b>FDIC</b>	Simplifications to the Capital Rule.  <b>CORRECTION:</b> Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.  <i>Federal Register</i> , Vol. 85, No. 20, 01/30/2020, 5303-5304.  The quarter beginning <b>Jan. 01, 2020</b> , or to wait until the quarter beginning <b>Apr. 01, 2020</b>  Correction Effective: <b>Jan. 30, 2020</b>
*	<b>FDIC</b>	Termination of Receiverships.	<i>Federal Register</i> , Vol. 85, No. 22, 02/03/2020, 5958-5959.  <i>Federal Register</i> , Vol. 85, No. 26, 02/07/2020, 7303-7304.  Issued: <b>Feb. 03, 2020</b>  Issued: <b>Feb. 07, 2020</b>
*	<b>FDIC</b>	Removal of Transferred OTS Regulations.	<i>Federal Register</i> , Vol. 85, No. 13, 01/21/2020, 3250-3253.  <i>Federal Register</i> , Vol. 85, No. 13, 01/21/2020, 3247-  <b>Feb. 20, 2020</b>  <b>Feb. 20, 2020</b>

		3250. <i>Federal Register</i> , Vol. 85, No. 13, 01/21/2020, 3232- 3247.	<b>Feb. 20, 2020</b>	
	<b>FDIC</b>	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019- 68034.	<b>Apr. 01, 2020</b>
*	<b>FDIC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362- 4444.	<b>Apr. 01, 2020</b>  Compliance Date: <b>Jan. 01, 2022</b>
*	<b>FDIC</b>	Regulatory Capital Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4569- 4579.	<b>Apr. 01, 2020</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308- 5333.	<b>Jan. 01, 2020</b>
*	<b>FHFA</b>	Annual Adjustment of the Cap on Average Total Assets That Defines Community Financial Institutions.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3680.	<b>Jan. 01, 2020</b>
*	<b>FHFA</b>	Civil Monetary Penalty Inflation Adjustments.	<i>Federal Register</i> , Vol. 85, No. 18, 01/28/2020, 4903- 4905.	<b>Jan. 15, 2020</b>
	<b>Federal Reserve Board (FRB)</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579- 53598.	<b>Oct. 09, 2019</b> (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on <b>Jan. 01, 2020</b> )
*	<b>FRB</b>	Rules of Practice for Hearings.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2007- 2009.	<b>Jan. 14, 2020</b>
	<b>FRB</b>	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

			<p>through 58 (CFTC) is <b>Jan. 01, 2020</b>;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b>;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b>, through <b>Dec. 31, 2020</b>, except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b>, through <b>Dec. 31, 2020</b>.</p> <p>Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b></p>
<b>FRB</b>	<p>Capital Simplification for Qualifying Community Banking Organizations.</p> <p><b>CORRECTION:</b> Capital Simplification for Qualifying Community Banking Organizations.</p>	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p><i>Federal Register</i>, Vol. 84, No. 247, 12/26/2019, 70887.</p>	<b>Jan. 01, 2020</b>
<b>FRB</b>	Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.	<p>The quarter beginning <b>Jan. 01, 2020</b>,</p> <p>or to wait until the quarter beginning <b>Apr. 01, 2020</b></p>



	<b>FRB</b>	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.	<b>Apr. 01, 2020</b>
*	<b>FRB</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b> Compliance Date: <b>Jan. 01, 2022</b>
*	<b>FRB</b>	Regulatory Capital Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4569-4579.	<b>Apr. 01, 2020</b>
	<b>FRB</b>	<b>CORRECTION:</b> Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	<b>Jul. 01, 2020</b>
*	<b>Federal Trade Commission (FTC)</b>	Adjustments to Civil Penalty Amounts.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2014-2016.	<b>Jan. 14, 2020</b>
	<b>Financial Crimes Enforcement network (FinCEN)</b>	<b>NOTICE:</b> Solicitation of Applications for Bank Secrecy Act Advisory Group.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69822.	Applications due: <b>Jan. 21, 2020</b>
	<b>Financial Stability Oversight Council (FSOC)</b>	Interpretive Guidance on Authority to Require Supervision and Regulation of Certain Nonbank Financial Companies.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71740-71770.	<b>Jan. 29, 2020</b>
	<b>Health and Human Services, Dept. of (HHS)</b>	Exchange Program Integrity.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71674-71711.	<b>Feb. 25, 2020</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	Debenture Interest Rates.	<i>Federal Register</i> , Vol. 85, No. 25, 02/06/2020, 6967-6968.	<b>Jan. 01, 2020</b>
*	<b>Labor, Dept. of (DOL)</b>	Adjustments to Civil Penalty Amounts.	<i>Federal Register</i> , Vol. 85, No. 10, 01/15/2020, 2292-2303.	<b>Jan. 15, 2020</b>
*	<b>National Credit Union Administration (NCUA)</b>	Adjustments to Civil Monetary Penalty Amounts.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2009-2012.	<b>Jan. 14, 2020</b>
	<b>NCUA</b>	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787.	<b>Jan. 01, 2022</b>
	<b>Office of the</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> ,	<b>Oct. 09, 2019</b>

<b>Comptroller of the Currency (OCC)</b>		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 <b>Jan. 01, 2020</b> )
<b>OCC</b>	<b>CORRECTION:</b> Other Real Estate Owned Rule.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71735.	Issued: <b>Dec. 30, 2019</b>
<b>OCC</b>	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	<b>Dec. 31, 2019</b>
<b>OCC</b>	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	<b>Jan. 01, 2020</b>
<b>OCC</b>	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 <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory

			instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
<b>OCC</b>	Capital Simplification for Qualifying Community Banking Organizations.  <b>CORRECTION:</b> Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61776-61804.  <i>Federal Register</i> , Vol. 84, No. 243, 12/18/2019, 69296-69298.	<b>Jan. 01, 2020</b>
<b>OCC</b>	Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.	The quarter beginning <b>Jan. 01, 2020</b> ,  or to wait until the quarter beginning <b>Apr. 01, 2020</b>
<b>OCC</b>	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.	<b>Apr. 01, 2020</b>
* <b>OCC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b>  Compliance Date: <b>Jan. 01, 2022</b>
* <b>OCC</b>	Regulatory Capital Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4569-4579.	<b>Apr. 01, 2020</b>
<b>Rural Business-Cooperative Service (RBC)</b>	<b>NOTICE:</b> Solicitation of Applications for Inviting Applications for the Rural Economic Development Loan and Grant Programs.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61594-61595.	Issued: <b>Nov. 13, 2019</b>
<b>RBC</b>	Advanced Biofuel Payment Program.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71297-71303.	<b>Dec. 27, 2020</b>

<b>Rural Housing Service (RHS)</b>	Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70881-70887.	<b>Apr. 24, 2020</b>
<b>RHS</b>	<b>NOTICE:</b> Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.	Applications accepted until: <b>Dec. 31, 2021</b>
<b>Rural Utilities Service (RUS)</b>	Repeal of Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59919-59923.	<b>Jan. 06, 2020</b>
<b>Securities and Exchange Commission (SEC)</b>	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 <b>Jan. 01, 2020</b>;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b>;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b>, through <b>Dec. 31, 2020</b>, except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13,</b></p>

			<b>2020, through Dec. 31, 2020.</b>  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
*	<b>SEC</b>	Inflation Adjustments for Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 85, No. 8, 01/13/2020, 1833-1835.  <b>Jan. 15, 2020</b>
*	<b>Small Business Administration (SBA)</b>	<b>INTERIM RULE:</b> Express Loan Programs.	<i>Federal Register</i> , Vol. 85, No. 27, 02/10/2020, 7622-7652.  <b>Mar. 11, 2020</b>  Comments are Due: <b>Apr. 10, 2020</b>
	<b>Social Security Administration (SSA)</b>	<b>NOTICE:</b> Rate for Assessment on Direct Payment of Fees to Representatives.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67987-67988.  Issued: <b>Dec. 12, 2019</b>
*	<b>Treasury, Dept. of (Treasury)</b>	Estate and Gift Taxes Regulations.  <b>CORRECTION:</b> Estate and Gift Taxes Regulations.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 64995-65000.  <i>Federal Register</i> , Vol. 85, No. 25, 02/06/2020, 6803.  <b>Nov. 26, 2019</b>
	<b>Treasury</b>	IMARA Calculation Under the Terrorism Risk Insurance Program.	<i>Federal Register</i> , Vol. 84, No. 221, 11/15/2019, 62450-62452.  <b>Dec. 16, 2019</b>
	<b>Treasury</b>	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.  <b>Jan. 02, 2020</b>
	<b>Treasury</b>	Withholding and Reporting Tax on Certain U.S. Source Income Paid to Foreign Persons.	<i>Federal Register</i> , Vol. 85, No. 1, 01/02/2020, 192-206.  <b>Jan. 02, 2020</b>
	<b>Treasury</b>	QFC Recordkeeping Requirement Exemption.	<i>Federal Register</i> , Vol. 85, No. 1, 01/02/2020, 1-3.  <b>Jan. 02, 2020</b>
	<b>Treasury</b>	<b>NOTICE:</b> Prices for 2019 and 2020 United States Mint Numismatic Products.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 418.  Issued: <b>Jan. 03, 2020</b>
*	<b>Treasury</b>	Return Due Date and	<i>Federal Register</i> ,  <b>Jan. 30, 2020</b>

	Extended Due Date Changes.	Vol. 85, No. 20, 01/30/2020, 5323-5327.	
*	<b>Treasury</b>	Determination of the Maximum Value of a Vehicle for Use With the Fleet-Average and Vehicle Cents-Per-Mile Valuation Rules.	<i>Federal Register</i> , Vol. 85, No. 24, 02/05/2020, 6424-6428.
*	<b>Veterans Affairs, Dept. of (VA)</b>	Funds Availability for Specially Adapted Housing Assistive Technology Grant Program.	<i>Federal Register</i> , Vol. 85, No. 23, 02/04/2020, 6264-62683.
			<b>Feb. 05, 2020</b>
			Applications Due: <b>Mar. 06, 2020</b>

\* Denotes new item in the chart