



February 2022 Regulatory Report

Agencies Adjust CMPs for Inflation.

- The Bureau of Consumer Financial Protection (CFPB) issued a final rule to adjust for inflation the maximum amount of each civil monetary penalty (CMP) within its jurisdiction. The adjustments are required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Debt Collection Improvement Act and further amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The inflation adjustments mandated by the Inflation Adjustment Act serve to maintain the deterrent effect of CMPs and to promote compliance with the law. See the final rule for the adjusted CMP amounts. The final rule is effective **01/15/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-14/pdf/2022-00672.pdf>. *Federal Register*, Vol. 87, No. 10, 01/14/2022, 2314-2316.
- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend 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. See the final rule for the adjusted CMP amounts. The final rule is effective **01/14/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-14/pdf/2022-00592.pdf>. *Federal Register*, Vol. 87, No. 10, 01/14/2022, 2312-2314.
- The Federal Deposit Insurance Corporation (FDIC) issued a notice to adjust its maximum civil money penalties (CMPs) for inflation. See the notice for the adjusted CMP amounts. The adjusted maximum amounts of CMPs are applicable to penalties assessed after **01/15/2022**, for conduct occurring on or after **11/05/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-11/pdf/2022-00286.pdf>. *Federal Register*, Vol. 87, No. 7, 01/11/2022, 1411-1413.
- The Office of the Comptroller of the Currency (OCC) issued a notice to announce changes to its maximum civil money penalties (CMPs) as adjusted for inflation. The inflation adjustments are required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the notice for the adjusted CMP amounts. The adjusted maximum amount of CMPs are applicable to penalties assessed on or after **01/12/2022**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-12/pdf/2022-00109.pdf>. *Federal Register*, Vol. 87, No. 8, 01/12/2022, 1657-1659.
- The Financial Crimes Enforcement Network (FinCEN) issued a final rule to reflect inflation adjustments to its civil monetary penalties (CMPs) as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended. The final rule adjusts certain maximum CMPs within the jurisdiction of FinCEN to the amounts required by the Act. See the final rule for the adjusted CMP amounts. The final rule is effective **01/24/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-24/pdf/2022-01284.pdf>. *Federal Register*, Vol. 87, No. 15, 01/24/2022, 3433-3435.
- The Office of Foreign Assets Control (OFAC) issued a final rule to adjust certain civil monetary penalties (CMPs) for inflation pursuant to the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See

the final rule for the adjusted CMP amounts. The final rule is effective **02/09/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02736.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7369-7373.

- The Federal Housing Finance Agency (FHFA) issued a final rule to amend its Rules of Practice and Procedure and other FHFA regulations to adjust each civil money penalty (CMP) within its jurisdiction to account for inflation, pursuant to the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the adjusted CMP amounts. The final rule is effective **01/12/2022**, and applicable **01/15/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-12/pdf/2022-00361.pdf>. *Federal Register*, Vol. 87, No. 8, 01/12/2022, 1659-1662.
- The Farm Credit Administration (FCA) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that FCA may impose or enforce pursuant to the Farm Credit Act, the Flood Disaster Protection Act, and the Biggert-Waters Flood Insurance Reform Act. The final rule is effective **01/15/2022**. See the final rule for the adjusted CMP amounts. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-11/pdf/2022-00307.pdf>. *Federal Register*, Vol. 87, No. 7, 01/11/2022, 1331-1332.
- The Farm Credit System Insurance Corporation (FCSIC) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that FCSIC may impose under the Farm Credit Act, as amended. The adjustments are required by 2015 amendments to the Federal Civil Penalties Inflation Adjustment Act. The final rule is effective **01/13/2022**. The adjusted amounts of CMPs in the final rule are applicable to penalties assessed on or after **01/15/2022**, for conduct occurring on or after **11/02/2015**. See the final rule for the adjusted CMP amounts. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-13/pdf/2022-00577.pdf>. *Federal Register*, Vol. 87, No. 9, 01/13/2022, 2031-2032.

<https://www.govinfo.gov/content/pkg/FR-2022-01-13/pdf/2022-00577.pdf>. *Federal Register*, Vol. 87, No. 9, 01/13/2022, 2031-2032.

- The Commodity Futures Trading Commission (CFTC) issued a final rule to amend Rule 143.8, its rule that governs the maximum amount of civil monetary penalties (CMPs) imposed under the Commodity Exchange Act (CEA), to adjust for inflation. The final rule sets forth the maximum, inflation-adjusted dollar amount for CMPs assessable for violations of CEA and CFTC rules, regulations, and orders thereunder. The final rule implements the Federal Civil Penalties Inflation Adjustment Act, as amended. The final rule is effective **01/13/2022**, and is applicable to penalties assessed after **01/15/2022**. See the final rule for the adjusted CMP amounts. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-13/pdf/2022-00595.pdf>. *Federal Register*, Vol. 87, No. 9, 01/13/2022, 2033-2035.
- The Securities and Exchange Commission (SEC) issued a notice pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The notice sets forth the annual inflation adjustment of the maximum amount of civil monetary penalties (CMPs) administered by SEC under the Securities Act, the Securities Exchange Act, the Investment Company Act, the Investment Advisers Act, and certain penalties under the Sarbanes-Oxley Act. The adjusted amounts are effective beginning **01/15/2022**, and will apply to penalties imposed after that date for violations that occurred after **11/02/2015**. See the notice for the adjusted CMP amounts. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-12/pdf/2022-00384.pdf>. *Federal Register*, Vol. 87, No. 8, 01/12/2022, 1808-1810.
- The Department of Labor (DOL) issued a final rule to adjust for inflation the civil monetary penalties (CMPs) assessed or enforced by DOL, pursuant to the Federal Civil Penalties Inflation Adjustment Act as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The Inflation Adjustment Act requires DOL to annually adjust its CMP levels for inflation no later than January 15 of each year. Additionally, the Inflation Adjustment Act

provides a cost-of-living formula for adjustment of the CMPs. Accordingly, the final rule sets forth DOL's 2022 annual adjustments for inflation to its CMPs. See the final rule for the adjusted CMP amounts. The final rule is effective **01/15/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-14/pdf/2022-00144.pdf>. *Federal Register*, Vol. 87, No. 10, 01/14/2022, 2328-2340.

- The Department of Veterans Affairs (VA) issued a final rule to provide notice of inflationary adjustments to the maximum civil monetary penalties (CMPs) assessed or enforced by VA, as implemented by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, for calendar year 2022. VA may impose CMPs for false loan guaranty certifications. Also, VA may impose CMPs for fraudulent claims or written statements made in connection with VA programs generally. The Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, sets forth a formula that increases the maximum statutory amounts for CMPs and directs VA to give notice of the new maximum amounts by regulation. See the final rule for the adjusted CMP amounts. The final rule is effective **01/21/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-21/pdf/2022-01135.pdf>. *Federal Register*, Vol. 87, No. 14, 01/21/2022, 3225-3226.

Agencies Issue Semiannual Regulatory Agendas.

- The Bureau of Consumer Financial Protection (CFPB) issued its agenda as part of the Fall 2021 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from **11/01/2021**, to **10/31/2022**. The next agenda will be published in Spring 2022 and will update the agenda through Spring 2023. Publication of the agenda is in accordance with the Regulatory Flexibility Act. The information in the agenda is current as of **11/01/2021**. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-27972.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5326-5329.

- The Board of Governors of the Federal Reserve System (FRB) issued its semiannual regulatory agenda under the Regulatory Flexibility Act and FRB's Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the agenda during the period **11/01/2021**, through **04/30/2022**. The next agenda will be published in Spring 2022. Comments about the form or content of the agenda may be submitted any time during the next 6 months. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-27950.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5372-5373.
- The Department of the Treasury (Treasury) issued its semiannual regulatory agenda. Notice is given pursuant to the requirements of the Regulatory Flexibility Act and Executive Order which require the publication by Treasury of a semiannual agenda of regulations. Treasury is also required to publish a regulatory plan for the upcoming fiscal year. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-27949.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5278-5283.
- The Small Business Administration (SBA) issued its semiannual regulatory agenda. The agenda is a summary of current and projected rulemakings and completed actions of SBA. The summary information is intended to enable the public to be more aware of, and effectively participate in, SBA's regulatory activities. Accordingly, SBA invites comments on any aspect of the agenda. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-27964.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5306-5309.
- The Federal Communications Commission (FCC) issued its semiannual regulatory agenda. Twice

a year, in spring and fall, FCC publishes in the *Federal Register* a list in the Unified Agenda of those major items and other significant proceedings under development or review that pertain to the Regulatory Flexibility Act. The Unified Agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The complete Unified Agenda will be published on the internet in a searchable format at www.reginfo.gov. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-28337.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5340-5370.

- The Securities and Exchange Commission (SEC) issued its agenda of rulemaking actions pursuant to the Regulatory Flexibility Act. The items listed in the Regulatory Flexibility Agenda for Fall 2021 reflect only the priorities of the SEC Chair, and do not necessarily reflect the views and priorities of any individual Commissioner. Information in the agenda was accurate on **09/27/2021**, the date on which SEC staff completed compilation of the data. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC invites comment on the agenda and on the individual agenda entries. SEC's complete agenda will be available online at www.reginfo.gov. Comments are due **03/02/2022**. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-27952.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5382-5386.
- The Department of Labor (DOL) published a notice of its semiannual regulatory agenda. The internet has become the means for disseminating the entirety of DOL's semiannual regulatory agenda. However, the Regulatory Flexibility Act requires publication of a regulatory flexibility agenda in the *Federal Register*. The agenda may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-31/pdf/2021-28220.pdf>. *Federal Register*, Vol. 87, No. 20, 01/31/2022, 5252-5254.

Agencies Seek Comment on Revision to Call Report Country Exposure Report Forms.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment on a proposal to revise and extend the Country Exposure Report (FFIEC 009) and the Country Exposure Information Report (FFIEC 009a), which are currently approved collections of information. The revisions to the FFIEC 009 and the FFIEC 009a are proposed to take effect as of the **12/31/2022**, report date. Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-20/pdf/2022-01013.pdf>. *Federal Register*, Vol. 87, No. 13, 01/20/2022, 3170-3173.

CFPB Issues Compliance Bulletin and Policy Guidelines on Medical Debt Collection and Consumer Reporting Requirements.

The Bureau of Consumer Financial Protection (CFPB) issued a compliance bulletin and policy guidance (Bulletin) to remind debt collectors of the obligation to comply with the Fair Debt Collection Practices Act's prohibition on false, deceptive, or misleading representations or means in connection with the collection of any debt and unfair or unconscionable means to collect or attempt to collect any debt. The Bulletin also reminds consumer reporting agencies and information furnishers to comply with the Fair Credit Reporting Act's accuracy and dispute resolution requirements, including when collecting, furnishing information about, and reporting medical debts covered by the No Surprises Act. The Bulletin is applicable **01/20/2022**. The Bulletin may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-20/pdf/2022-01012.pdf>. *Federal Register*, Vol. 87, No. 13, 01/20/2022, 3025-3026.

CFPB Seeks Comment on Buy-Now-Pay-Later Providers.

CFPB seeks comment on buy-now-pay-later (BNPL) providers. On **12/16/2021**, CFPB opened market monitoring orders, inquiring into BNPL products in the United States to gain information about the size, scope, and business practices of the BNPL market. The information will help CFPB better understand how consumers interact with BNPL providers, and how BNPL business models impact the broader e-

commerce and consumer credit marketplaces. Comments are due **03/25/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-24/pdf/2022-01278.pdf>. *Federal Register*, Vol. 87, No. 15, 01/24/2022, 3511-3512.

CFPB Seeks Comment on Fees Imposed by Providers of Consumer Financial Products and Services.

CFPB seeks comment related to fees that are not subject to competitive processes that ensure fair pricing. The submissions will serve to assist CFPB and policymakers in exercising its enforcement, supervision, regulatory, and other authorities to create fairer, more transparent, and competitive consumer financial markets. Comments are due **03/31/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-02/pdf/2022-02071.pdf>. *Federal Register*, Vol. 87, No. 22, 02/02/2022, 5801-5803.

CFPB Seeks Comment on Extension of MLO Information Collection.

CFPB seeks comment on existing information collection titled, Registration of Mortgage Loan Originators (MLOs), Regulation G. Regulation G implements the Secure and Fair Enforcement for Mortgage Licensing Act which contains the federal registration requirement with respect to any covered financial institutions and their employees who act as residential MLOs. Regulation G requires covered institutions to register with the Nationwide Mortgage Licensing System and Registry, to obtain a unique identifier, to maintain the registration, and to disclose to consumers the unique identifier. Regulation G also requires the covered financial institutions employing the MLOs to adopt and to follow written policies and procedures ensuring their employees comply with the requirements and disclose the unique identifiers of their MLOs. Comments are due **04/11/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-08/pdf/2022-02526.pdf>. *Federal Register*, Vol. 87, No. 26, 02/08/2022, 7162.

FRB Issues Final Rule on Reserve Bank Capital Stock.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend Regulation

I to automate non-merger-related adjustments to member banks' subscriptions to Federal Reserve Bank (Reserve Bank) capital stock. The final rule also makes certain technical amendments to Regulation I and conforming revisions to the FR 2056 reporting form. The final rule is effective **02/14/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-13/pdf/2022-00503.pdf>. *Federal Register*, Vol. 87, No. 9, 01/13/2022, 2027-2031.

FRB Seeks Comment on Framework for the Supervision of Insurance Organizations.

FRB seeks comment on a new supervisory framework for depository institution holding companies significantly engaged in insurance activities, or supervised insurance organizations. The proposed framework would provide a supervisory approach that is designed specifically to reflect the differences between banking and insurance. Within the framework, the application of supervisory guidance and the assignment of supervisory resources would be based explicitly on a supervised insurance organization's complexity and individual risk profile. The proposed framework would formalize the ratings applicable to firms with rating definitions that reflect specific supervisory requirements and expectations. It would also emphasize FRB's policy to rely to the fullest extent possible on work done by other relevant supervisors, describing, in particular, the way it will rely more fully on reports and other supervisory information provided by state insurance regulators to minimize the burden associated with supervisory duplication. Comments are due **04/05/2022**. The proposed guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-04/pdf/2022-02383.pdf>. *Federal Register*, Vol. 87, No. 24, 02/04/2022, 6537-6549.

FDIC Issues Final Rule to Simplify Deposit Insurance Rules and Notification of Recordkeeping Requirements under the Revised Rule.

- The Federal Deposit Insurance Corporation (FDIC) issued a final rule to amend its regulations governing deposit insurance coverage. The amendments simplify the deposit insurance regulations by establishing a "trust accounts" category that governs coverage of deposits of both revocable trusts and irrevocable trusts using a common calculation,

and provide consistent deposit insurance treatment for all mortgage servicing account balances held to satisfy principal and interest obligations to a lender. The final rule is effective on **04/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-28/pdf/2022-01607.pdf>. *Federal Register*, Vol. 87, No. 19, 01/28/2022, 4455-4471.

- FDIC also issued a notification to insured depository institutions covered by its Recordkeeping for Timely Deposit Insurance Determination rule that it has amended its deposit insurance coverage rules for certain trust accounts and mortgage servicing accounts as is highlighted in the previous paragraph. Such amendments will take effect **04/01/2024**. FDIC has published the notification to specify for covered institutions that they must prepare updates or changes to their deposit insurance calculation capabilities as a result of the amendments, and such changes must be implemented and operational on **04/01/2024**, the effective date of the amendments. The notification is effective **01/28/2022**. The notification may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-28/pdf/2022-01608.pdf>. *Federal Register*, Vol. 87, No. 19, 01/28/2022, 4471.

FDIC Issues Notice of Termination of Receiverships.

FDIC, as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2022-02-](https://www.govinfo.gov/content/pkg/FR-2022-02-08/pdf/2022-02564.pdf)

[08/pdf/2022-02564.pdf](https://www.govinfo.gov/content/pkg/FR-2022-02564.pdf). *Federal Register*, Vol. 87, No. 26, 02/08/2022, 7176.

FDIC Seeks Comment on Renewal of Several Information Collections.

- FDIC seeks comment on the renewal of three information collections. There are no changes to methodology or substance of the information collections, but there are changes in anticipated burden estimates. The three information collections, which are further outlined in the notice, are titled: (a) Notice Regarding Unauthorized Access to Customer Information; (b) Furnisher Information Accuracy and Integrity (FACTA 312); and (c) Registration of Mortgage Loan Originators. Comments are due **03/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-13/pdf/2022-00574.pdf>. *Federal Register*, Vol. 87, No. 9, 01/13/2022, 2155-2157.
- FDIC seeks comment on the renewal of two information collections. There are no changes to methodology or substance of the information collections, but there are changes in anticipated burden estimates for the first named collection. The two information collections, which are further outlined in the notice, are titled: (a) Procedures for Monitoring Bank Protection Act Compliance, and (b) Mutual-to-Stock Conversion of State Savings Banks. Comments are due **03/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-25/pdf/2022-01313.pdf>. *Federal Register*, Vol. 87, No. 16, 01/25/2022, 3806-3807.
- FDIC seeks comment on renewal of an information collection titled, Post-Examination Surveys, Forms: 6600/58 (Post Examination Survey Safety and Soundness Exams); 6600/59 (Post Examination Survey Compliance and CRA Exams). The purpose of the surveys is to gauge bankers' views on the effectiveness and quality of FDIC safety and soundness and consumer compliance examinations, as well as to identify ways to improve the examination process. Respondents are asked to voluntarily rate the efficiency of the pre-examination process; examiners' professionalism and understanding of the laws and regulations; the examination

process; and examination report quality. Respondents are also allowed to provide feedback on any areas for improvement and will be given an option to have someone from the FDIC Office of the Ombudsman contact the institution confidentially about its recent examination or any other matters. Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-20/pdf/2022-00983.pdf>. *Federal Register*, Vol. 87, No. 13, 01/20/2022, 3108-3109.

OCC Seeks Comment on Renewal of Several Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment on the renewal of an information collection titled, Leasing. Under 12 CFR 23.4(c), national banks must liquidate or re-lease property that is no longer subject to lease (off-lease property) as soon as practicable and not later than five years from the date the national bank acquires the legal right to possess or control the property. If a national bank wishes to extend the five-year holding period for up to an additional five years, it must obtain OCC approval. Twelve CFR 23.4(c) requires a national bank seeking an extension to provide a clearly convincing demonstration as to why any additional holding period is necessary. In addition, a national bank must value off-lease property at the lower of current fair market value or book value promptly after the property becomes off-lease property. Under 12 CFR 23.6, leases are subject to the lending limits prescribed by 12 U.S.C. 84, as implemented by 12 CFR part 32, or, if the lessee is an affiliate of the national bank, to the restrictions on transactions with affiliates prescribed by 12 U.S.C. 371c and 371c-1 and Regulation W, 12 CFR part 223. OCC may also determine that other limits or restrictions apply. Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-18/pdf/2022-00838.pdf>. *Federal Register*, Vol. 87, No. 11, 01/18/2022, 2665-2666.
- OCC seeks comment on the renewal of an information collection titled, Libor Self-Assessment. The cessation of the London

InterBank Offered Rate (Libor) prompted OCC to create a self-assessment tool for banks to use in preparing for the Libor cessation. The self-assessment tool was created to assess the appropriateness of a bank's Libor transition plan, the execution of the plan by its management, and related matters. Comments are due **02/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-18/pdf/2022-00843.pdf>. *Federal Register*, Vol. 87, No. 11, 01/18/2022, 2666-2667.

- OCC seeks comment on the renewal of an information collection titled, Climate Risk Range of Practice Questionnaire. OCC is collecting the information through the range of practice to understand the financial risks and ensure the establishment of sound risk management frameworks to measure, monitor, and control risks presented by climate change. Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-18/pdf/2022-00843.pdf>. *Federal Register*, Vol. 87, No. 11, 01/18/2022, 2667-2669.
- OCC seeks comment on an information collection titled, Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks. On **12/16/2009**, the Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), OCC, and National Credit Union Administration (NCUA) sought comment on proposed guidance which was subsequently issued in final form on **08/17/2010**, regarding reverse mortgage products. The guidance focuses on the need to provide adequate information to consumers about reverse mortgage products, to provide qualified independent counseling to consumers considering these products, and to avoid potential conflicts of interest. The guidance also addresses related policies, procedures, internal controls, and third party risk management. Comments are due **03/29/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-28/pdf/2022-01700.pdf>. *Federal Register*, Vol. 87, No. 19, 01/28/2022, 4711-4712.

- OCC seeks comment on the final version of revisions to a regulatory reporting requirement for national banks and federal savings associations 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 Act. Revisions were made to the collection due to changes made by the Board of Governors of the Federal Reserve System (FRB) to reporting form FR Y-14A. With the revisions, OCC plans to mirror the reporting requirements of FRB as further discussed in the notice. Comments are due **03/04/2022**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2022-02-02/pdf/2022-02268.pdf>. *Federal Register*, Vol. 87, No. 22, 02/02/2022, 5942-5943.
- OCC seeks comment on the renewal of an information collection titled, Interagency Statement on Complex Structured Finance Transactions. The statement describes the types of internal controls and risk management procedures that the agencies (OCC, Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and the Securities and Exchange Commission (SEC)) consider particularly effective in helping financial institutions identify and address the reputational, legal, and other risks associated with complex structured finance transactions. The internal controls and risk management procedures form the basis of the information collection. Comments are due **04/04/2022**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2022-02-02/pdf/2022-02115.pdf>. *Federal Register*, Vol. 87, No. 22, 02/02/2022, 5941-5942.
- OCC seeks comment on renewal of an information collection titled, OCC Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches. OCC believes that a large, complex institution should undertake recovery planning in order to be able to respond quickly to and recover from the financial effects of

severe stress on the institution. The process of developing and maintaining a recovery plan also should cause a covered bank's management and its board to enhance their focus on risk governance with a view toward lessening the negative impact of future events. OCC examiners will assess the appropriateness and adequacy of the covered bank's ongoing recovery planning process as part of the agency's regular supervisory activities. Comments are due **03/07/2022**. The notice may be viewed at

<https://www.govinfo.gov/content/pkg/FR-2022-02-03/pdf/2022-02301.pdf>. *Federal Register*, Vol. 87, No. 23, 02/03/2022, 6238-6239.

HUD Seeks Comment on HMDA LAR Information Collection.

The Department of Housing and Urban Development (HUD) seeks comment on an information collection titled, Home Mortgage Disclosure Act (HMDA) Loan/Application Register (LAR). The HMDA LAR collects information from mortgage lenders on application for, and originations and purchases of, mortgage and home improvement loans. Non-depository mortgage lending institutions are required to use the information generated as a running log throughout the calendar year and send the information to HUD by March 1 of the following calendar year. Comments are due **04/08/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-07/pdf/2022-02439.pdf>. *Federal Register*, Vol. 87, No. 25, 02/07/2022, 6889-6890.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) issued a final notice which identifies communities in the states of **Illinois, Kansas, Pennsylvania, and Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community

is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **05/17/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01623.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4271-4272.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA issued new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, Louisiana, Maryland, Massachusetts, Montana, New Hampshire, North Carolina, Oklahoma, Pennsylvania, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The 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-2022-01-27/pdf/2022-01619.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4263-4265.
- FEMA issued new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, Colorado, Delaware, Florida, Massachusetts, North Dakota, Pennsylvania, Texas, and Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the final notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01618.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4268-4271.

- FEMA issued new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Kentucky, Louisiana, Massachusetts, South Carolina, Texas, Utah, and Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the final notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-10/pdf/2022-02864.pdf>. *Federal Register*, Vol. 87, No. 28, 02/10/2022, 7850-7852.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, Illinois, Kansas, New York, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local

circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01620.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4266-4268.

- FEMA issued a notice which lists communities in the states of **Arizona, Florida, Maryland, Montana, North Dakota, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02731.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7485-7488.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment 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 **Minnesota and Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **04/27/2022**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01621.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4272-4274.
- FEMA seeks comment 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 **Colorado**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **04/27/2022**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR->

<https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01622.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4274-4275.

- FEMA seeks comment 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 **Montana**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **05/10/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02728.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7477-7478.
- FEMA seeks comment 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 **Georgia**, **Oklahoma**, and **Texas**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **05/10/2022**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02730.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7478-7479.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Kentucky**, **Louisiana**, and **South Carolina**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **05/10/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02730.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7488-7490.

FEMA Issues Correction to Changes in Flood Hazard Determinations.

FEMA issued corrections to previously announced changes in flood hazard determinations. On **11/09/2021**, FEMA published in the *Federal Register* a notice regarding changes in flood hazard determinations that contained an erroneous table. This notice provides corrections to that table to be used in lieu of the erroneous information. The table provided in the correction represents the changes in flood hazard determinations and communities affected for City of Glendale and City of Phoenix, Maricopa County, **Arizona**. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to this determination for the listed communities. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02732.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7479-7485.

FEMA Withdraws Proposed Flood Hazard Determinations.

FEMA issued a notice to withdraw a notice concerning proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Larimer County, **Colorado** and Incorporated Areas. The withdrawal is effective **02/10/2022**. The withdrawal may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-10/pdf/2022-02865.pdf>. *Federal Register*, Vol. 87, No. 28, 02/10/2022, 7850.

FinCEN Issues Proposed Rule on Pilot Program on Sharing SARs With Foreign Branches, Subsidiaries, and Affiliates.

The Financial Crimes Enforcement Network (FinCEN) seeks comment on the proposed establishment of a limited-duration pilot program, subject to conditions set by FinCEN, to permit a financial institution with a suspicious activity report (SAR) reporting obligation to share SARs and information related to SARs with the institution's foreign branches, subsidiaries, and affiliates for the purpose of combating illicit finance risk, in accordance with Section 6212(a) of the Anti-Money Laundering Act. Comments are due

03/28/2022. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-25/pdf/2022-01331.pdf>. *Federal Register*, Vol. 87, No. 16, 01/25/2022, 3719-3729.

FinCEN Extends Comment Period on AML Regulations for Real Estate Transactions.

FinCEN announced an extension of the comment period for a proposal involving anti-money laundering (AML) regulations for real estate transactions. On **12/08/2021**, FinCEN issued an advance notice of proposed rulemaking (ANPR) on potential requirements under the Bank Secrecy Act for certain persons involved in real estate transactions to collect, report, and retain information. FinCEN has extended the comment

period of the ANPR. Comments are now due **02/21/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-08/pdf/2022-02593.pdf>. *Federal Register*, Vol. 87, No. 26, 02/08/2022, 7068-7069.

FinCEN Seeks Comment on Renewal of Prohibition on Correspondent Accounts for Foreign Shell Banks and Certain Related Records.

FinCEN seeks comment on the proposed renewal, without change, of an information collection found in existing Bank Secrecy Act regulations. Specifically, the regulations prohibit covered financial institutions from maintaining correspondent accounts for or on behalf of a foreign shell bank. The regulations require that a covered financial institution take reasonable steps to ensure that any correspondent account that it maintains in the United States for a foreign bank is not used by the foreign bank to indirectly provide banking services to a foreign shell bank. The regulations also mandate that a covered financial institution maintaining correspondent accounts in the United States for foreign banks retain records in the United States identifying: the owners of each such foreign bank whose shares are not publicly traded, unless the foreign bank files a Form FR-Y with the Board of Governors of the Federal Reserve System (FRB) identifying the current owners of the foreign bank; and the name and address of a person who resides in the United States who is authorized to serve as each such foreign bank's agent for service of legal process for records regarding each such correspondent account. Although no changes are proposed to the information collection, the request for comments covers a future expansion of the scope of the annual hourly burden and cost estimate associated with the regulations. Comments are due **04/11/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-10/pdf/2022-02885.pdf>. *Federal Register*, Vol. 87, No. 28, 02/10/2022, 7919-7926.

Treasury Issues Coronavirus State and Local Fiscal Recovery Funds Final Rule.

The Department of the Treasury (Treasury) adopted as final the interim final rule published in the *Federal Register* on **05/17/2021**, with amendments. The final rule implements the Coronavirus State Fiscal Recovery Fund and the Coronavirus Local Fiscal Recovery Fund established under the American

Rescue Plan Act. The final rule is effective **04/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-00292.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4338-4454.

Treasury Seeks Comment on Extension of Information Collection Regarding Small Business Lending Fund Supplemental Quarterly Report.

Treasury seeks comment on the renewal of an information collection titled, Small Business Lending Fund Quarterly Supplemental Report. Banks participating in the Small Business Lending Fund program are required to submit a Supplemental Report each quarter. The Supplemental Report is used to determine the bank's small business lending baseline and allows Treasury to assess the change in the baseline from the previous quarter. Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-19/pdf/2022-00890.pdf>. *Federal Register*, Vol. 87, No. 12, 01/19/2022, 2983-2984.

IRS Issues Final Rule as Guidance Under Section 958 on Determining Stock Ownership.

The Internal Revenue Service (IRS) issued a final rule regarding the treatment of domestic partnerships for purposes of determining amounts included in the gross income of their partners with respect to foreign corporations. The final rule affects United States persons that own stock of foreign corporations through domestic partnerships and domestic partnerships that are United States shareholders of foreign corporations. The final rule is effective **01/25/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-25/pdf/2022-00066.pdf>. *Federal Register*, Vol. 87, No. 16, 01/25/2022, 3648-3656.

IRS Issues Proposed Rule on the Treatment of Domestic Partnerships and S Corporations.

IRS issued a proposed rule regarding the treatment of domestic partnerships and S corporations that own stock of passive foreign investment companies and their domestic partners and shareholders. The proposed rule also provides guidance regarding the determination of the controlling domestic shareholders of foreign corporations, the owner of a controlled foreign corporation or qualified electing fund that makes an election under section 1411, the

treatment of S corporations with accumulated earnings and profits under subpart F of part III of subchapter N of chapter 1 of the Internal Revenue Code, and the determination and inclusion of related person insurance income under section 953(c). The proposed rule affects United States persons that own, directly or indirectly, stock in certain foreign corporations. Comments are due **04/25/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-25/pdf/2022-00067.pdf>. *Federal Register*, Vol. 87, No. 16, 01/25/2022, 3890-3919.

SBA Issues Second Quarter Military Reservist Economic Injury Disaster Loans Interest Rate.

The Small Business Administration (SBA) issued the Military Reservist Economic Injury Disaster Loans interest rate for loans approved on or after **01/28/2022**. SBA issues the rate on a quarterly basis. The interest rate will be **2.940** for loans approved on or after **01/28/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-03/pdf/2022-02190.pdf>. *Federal Register*, Vol. 87, No. 23, 02/03/2022, 6224.

FCIC Extends Comment Period for Revisions to Apple Crop Insurance Provisions.

The Federal Crop Insurance Regulations (FCIC) extended the comment period for an additional 60 days to allow more time to provide comments on the proposed rule to amend the Common Crop Insurance Regulations, Apple Crop Insurance Provisions. The additional comment period will end **04/15/2022**. The comment date for the proposed rule published in the *Federal Register* on **12/16/2021**, at 86 FR 71396 is extended. Comments are due **04/15/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-27/pdf/2022-01566.pdf>. *Federal Register*, Vol. 87, No. 18, 01/27/2022, 4168.

Agencies Issue Correction to OneRD Guaranteed Loan Regulation.

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Services (RUS) (collectively, the agencies) issued a final rule to correct the OneRD Guaranteed Loan Regulation published in the *Federal Register* on **12/10/2021**. The final rule made necessary revisions to the policy

and procedures that strengthened the oversight and management of the growing Community Facilities, Water and Waste Disposal, Business and Industry, and Rural Energy for America guarantee portfolios. The final rule had an omission of information in the preamble and contained errors in the amendatory language. The final rule corrects the final regulation. The final rule is effective **02/09/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02710.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7367-7368.

RBC Issues NOSA for Rural Business Development Grant Program.

The Rural Business-Cooperative Service (RBC) issued a notice of solicitation of applications (NOSA) for grants to provide Technical Assistance for passenger Rural Transportation (RT) systems under the Rural Business Development Grant program and the terms for such funding. Grant funds will provide Technical Assistance for RT systems including designated funds to provide Technical Assistance to RT systems operating within tribal lands of federally-recognized Native American Tribes. See the NOSA for application details. Applications are due **04/14/2022**. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-14/pdf/2022-00653.pdf>. *Federal Register*, Vol. 87, No. 10, 01/14/2022, 2406-2411.

RBC Issues NOFO for Rural Energy Pilot Grant Program.

RBC issued a notice of funding opportunity (NOFO) to announce the availability of up to \$10 million in competitive grants awarded to Rural Energy Community Partnerships. Cost-share grants of up to 80 percent of total eligible project costs but not more than \$2 million will be made available to assist eligible entities with planning, installing, equipping, and maintaining community scale distributed renewable energy technologies, systems and resources. See the NOFO for application details. The NOFO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-19/pdf/2022-00943.pdf>. *Federal Register*, Vol. 87, No. 12, 01/19/2022, 2747-2759.

RBC Issues NOFO for Biofuel Producer Program.

RBC issued a notice of funding opportunity (NOFO) in the *Federal Register* on **12/13/2021** titled, Notice

of Funding Opportunity for the Biofuel Producer Program for Fiscal Year 2021, to announce the application window, application requirements and the availability of up to \$700 million in payments to eligible biofuel producers for unexpected market losses as a result of COVID-19 in order to maintain a viable and significant biofuels market for agricultural producers that supply biofuel producers. RBC issued this notice to amend Sections A, D and E of the NOFO to include production to meet marketing obligations or fulfill or maintain essential markets in the calculations of a biofuel producer's market losses as a result of COVID-19. Applications are due **02/11/2022**. The NOFO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-28/pdf/2022-01797.pdf>. *Federal Register*, Vol. 87, No. 19, 01/28/2022, 4554.

RHS Issues Final Rule on Direct Single Family Housing Loans and Grants Programs.

The Rural Housing Service (RHS) issued a final rule to amend its Direct Single Family Housing Loans and Grants programs regulation. The final rule adopts most changes as presented in the proposed rule. The final rule also addresses comments received and makes some modifications based on consideration of the comments, including revisions to the refinancing provisions which will help provide relief to homeowners who have difficulty keeping their accounts current (e.g., coming off a payment moratorium), based on the availability of funds and RHS priorities. The final rule is effective **03/09/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-07/pdf/2022-02470.pdf>. *Federal Register*, Vol. 87, No. 25, 02/07/2022, 6761-6773.

RHS Issues Final Rule on Single Family Housing Guaranteed Loan Program.

RHS issued a final rule to implement changes to the Single Family Housing Guaranteed Loan Program to mandate the use of the Guaranteed Underwriting System (GUS) and the Lender Loan Closing System (LLC) by approved lenders. RHS' mandated use of GUS in loan originations and the LLC for loan closings will allow RHS to decrease time-consuming and expensive manual file reviews, improve performance monitoring, and reduce program risk of the guaranteed loan portfolio. The final rule is effective **05/09/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022->

[02-07/pdf/2022-02467.pdf](https://www.federalregister.gov/documents/2022/02/07/2022-02467). *Federal Register*, Vol. 87, No. 25, 02/07/2022, 6773-6777.

RHS Issues NOFA for Off-Farm Labor Housing Technical Assistance Grants.

RHS issued a notice of funding availability (NOFA) to announce the availability of \$1 million in grant funding, and the timeframe to submit applications for Off-Farm Labor Housing Technical Assistance grants. Applications are due **03/21/2022**. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-01-20/pdf/2022-01076.pdf>. *Federal Register*, Vol. 87, No. 13, 01/20/2022, 3071-3079.

RHS Issues NOSA for Rural Community Development Initiative for FY 2022.

RHS issued a notice of solicitation of applications (NOSA) to announce the acceptance of applications under the Rural Community Development Initiative program for fiscal year (FY) 2022. The grants will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. See the NOSA for application details. The NOSA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-08/pdf/2022-02624.pdf>. *Federal Register*, Vol. 87, No. 26, 02/08/2022, 7084-7094.

SEC Reopens Comment Period for Pay Versus Performance Proposed Rule.

The Securities and Exchange Commission (SEC) has reopened the comment period for its proposal to implement Section 953(a) of the Dodd-Frank Act. The proposed rule would amend the current executive compensation disclosure rule to require a description of how executive compensation actually paid by a registrant related to the financial performance of that company. The proposed rule was first set forth in the *Federal Register* on **05/07/2015**. The reopening of the comment period is intended to allow interested persons further opportunity to analyze and comment upon the proposed rules in light of developments since the publication of the proposing rule and further SEC consideration of the Section 953(a) mandate. Comments are due **03/04/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-02-02/pdf/2022-02024.pdf>. *Federal Register*, Vol. 87, No. 22, 02/02/2022, 5751-5759.

SEC Reopens Comment Period for Proposed Rule Meant to Prevent Fraud in Security-Based Swap Transactions.

SEC has republished the comment period for a proposed rule under the Securities Exchange Act, which would be a new rule designed to prevent fraud, manipulation, and deception in connection with effecting transactions in, or inducing or attempting to induce the purchase or sale of, any security-based swap. The proposed rule is designed specifically to take into account the unique features of a security-based swap and would explicitly reach misconduct in connection with the ongoing payments and deliveries that typically occur throughout the life of a security-based swap. SEC has also proposed a new rule, which would make it unlawful for any officer, director, supervised person, or employee of a security-based swap dealer or major security-based swap participant, or any person acting under such person's direction, to directly or indirectly take any action to coerce, manipulate, mislead, or fraudulently influence the security-based swap dealer's or major security-based swap participant's chief compliance officer in the performance of their duties under the federal securities laws or the rules and regulations thereunder. Finally, SEC seeks comment on a new rule, which would require any person with a security-based swap position that exceeds a certain threshold to promptly file with SEC a schedule disclosing certain information related to its security-based swap position. Comments are due **03/21/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-04/pdf/2022-027531.pdf>. *Federal Register*, Vol. 87, No. 24, 02/04/2022, 6652-6706.

SEC Issues Proposed Rule on Money Market Reforms.

SEC proposes amendments to certain rules that govern money market funds under the Investment Company Act. The proposed amendments are designed to improve the resilience and transparency of money market funds. The proposal would remove the liquidity fee and redemption gate provisions in the existing rule, which would eliminate an incentive for preemptive redemptions from certain money

market funds and could encourage funds to more effectively use their existing liquidity buffers in times of stress. The proposal would also require institutional prime and institutional tax-exempt money market funds to implement swing pricing policies and procedures to require redeeming investors to bear the liquidity costs of their decisions to redeem. SEC also proposed to increase the daily liquid asset and weekly liquid asset minimum liquidity requirements, to 25 percent and 50 percent respectively, to provide a more substantial buffer in the event of rapid redemptions. The proposal would amend certain reporting requirements on Forms N-MFP and N-CR to improve the availability of information about money market funds, as well as make certain conforming changes to Form N-1A to reflect SEC proposed changes to the regulatory framework for the funds. In addition, SEC proposed amendments to address how money market funds with stable net asset values should handle a negative interest rate environment. Finally, SEC proposed amendments to specify how funds must calculate weighted average maturity and weighted average life. Comments are due **04/11/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-08/pdf/2021-27532.pdf>. *Federal Register*, Vol. 87, No. 26, 02/08/2022, 7248-7356.

NCUA Issues Proposed Rule and Information Collection on Succession Planning.

- The National Credit Union Administration (NCUA), through a proposed rule, would require that Federal Credit Union (FCU) boards of directors establish and adhere to processes for succession planning. The succession plans would help to ensure that the credit union has plans to fill key positions, such as officers of the board, management officials, executive committee members, supervisory committee members, and (where provided for in the bylaws) the members of the credit committee to provide continuity of operations. In addition, the proposed rule would require directors to be knowledgeable about the FCU's succession plan. Comments are due **04/04/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-03/pdf/2022-02038.pdf>. *Federal Register*, Vol. 87, No. 23, 02/03/2022, 6078-6082.

- NCUA seeks comment on a new information collection titled, Succession Planning. As highlighted in the paragraph directly above, NCUA proposed that Federal Credit Union (FCU) boards of directors establish and adhere to processes for succession planning. The succession plans will help to ensure that the credit union has plans to fill key positions, such as officers of the board, management officials, executive committee members, supervisory committee members, and (where provided for in the bylaws) the members of the credit committee to provide continuity of operations. In addition, the proposed rule would require directors to be knowledgeable about the FCU's succession plan. Comments are due **04/11/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-09/pdf/2022-02672.pdf>. *Federal Register*, Vol. 87, No. 27, 02/09/2022, 7502-7503.

OSHA Withdraws COVID-19 Vaccination and Testing Emergency Temporary Standard.

The Occupational Safety and Health Administration (OSHA) issued an interim final rule to withdraw the **11/05/2021**, emergency temporary standard (ETS) which was issued to protect unvaccinated employees of large employers (100 or more employees) from the risk of contracting COVID-19 by strongly encouraging vaccination. The withdrawal does not affect the ETS' status as a proposal or otherwise affect the status of the notice and comment rulemaking commenced by the Vaccination and Testing ETS. The withdrawal is effective **01/26/2022**. The withdrawal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-26/pdf/2022-01532.pdf>. *Federal Register*, Vol. 87, No. 17, 01/26/2022, 3928-3929.

VA Finalizes Threshold for Reporting VA Debts to Consumer Reporting Agencies.

The Department of Veterans Affairs (VA) issued a final rule to amend its regulations around the conditions by which VA benefits debts or medical debts are reported to consumer reporting agencies (CRAs). The final rule establishes the methodology for determining a minimum threshold for debts reported to CRAs. The final rule also excludes from the minimum threshold debts which there is an

indication of fraud, misrepresentation, or bad faith on the part of the debtor. The final rule is effective **03/04/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-02-02/pdf/2022-01496.pdf>. *Federal Register*, Vol. 87, No. 22, 02/02/2022, 5693-5696.

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>
*	Federal Crop Insurance Corporation (FCIC)	Extension of Comment Period for Proposal to Amend Common Crop Insurance Regulations, Apple Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 87, No. 18, 01/27/2022, 4168.	Apr. 15, 2022
	Federal Housing Finance Agency (FHFA)	Fannie Mae and Freddie Mac Capital Planning and Stress Capital Buffer Determinations.	<i>Federal Register</i> , Vol. 86, No. 245, 12/27/2021, 73187-73194.	Feb. 25, 2022
*	Federal Reserve Board (FRB)	PROPOSED GUIDANCE: Framework for the Supervision of Insurance Organizations.	<i>Federal Register</i> , Vol. 87, No. 24, 02/04/2022, 6537-6549.	Apr. 05, 2022
	Federal Trade Commission (FTC)	Prevention of Persons, Entities, and Organizations from Impersonating Government Agencies, Staff and Businesses.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72901-72905.	Feb. 22, 2022
*	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Extension Comment Period: Anti-Money Laundering Regulations for Real Estate Transactions ANPR.	<i>Federal Register</i> , Vol. 87, No. 26, 02/08/2022, 7068-7069.	Feb. 21, 2022
*	FinCEN	Pilot Program on Sharing of SARs and Related Information With Foreign Branches, Subsidiaries, and Affiliates.	<i>Federal Register</i> , Vol. 87, No. 16, 01/25/2022, 3719-3729.	Mar. 28, 2022
*	Internal Revenue Service (IRS)	Treatment of Domestic Partnerships and S Corporations that Own Passive Investments Companies.	<i>Federal Register</i> , Vol. 87, No. 16, 01/25/2022, 3890-3919.	Apr. 25, 2022
*	National Credit Union Administration (NCUA)	Federal Credit Union Succession Planning. NOTICE: Comments Requested on New Information Collection: Succession Planning.	<i>Federal Register</i> , Vol. 87, No. 23, 02/03/2022, 6078-6082. <i>Federal Register</i> , Vol. 87, No. 27, 02/09/2022, 7502-7503.	Apr. 04, 2022 Apr. 11, 2022
*	Securities and Exchange Commission (SEC)	Comment Period Reopened for Pay Versus Performance Proposal.	<i>Federal Register</i> , Vol. 87, No. 22, 02/02/2022, 5751-5759.	Mar. 04, 2022

*	SEC	Comment Period Reopened for a Proposed Rule Meant to Prevent Fraud in Security-Based Swap Transactions.	<i>Federal Register</i> , Vol. 87, No. 24, 02/04/2022, 6652-6706.	Mar. 21, 2022
*	SEC	Money Market Fund Reforms.	<i>Federal Register</i> , Vol. 87, No. 26, 02/08/2022, 7248-7356.	Apr. 11, 2022

Final Rules and Effective Dates

	<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
	Bureau of Consumer Financial Protection (CFPB)	Delay of Mandatory Compliance Date for General QM Loan Definition (Regulation Z) Rule.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22844- 22860.	Jun. 30, 2021 Mandatory Compliance Date: Oct. 01, 2022
*	CFPB	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 10, 01/14/2022, 2314- 2316.	Jan. 15, 2022
*	CFPB	Compliance Bulleting and Policy Guidance Regarding Medical Debt Collection and Consumer Reporting Requirements.	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3025- 3026.	Jan. 20, 2022
*	CFPB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5326- 5329.	Issued: Jan. 31, 2022
	CFPB	NOTICE: Comments Requested on Extension of Information Collection: Generic Information Collection Plan for Consumer Complaint and Information Collection System (Testing and Feedback).	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73744.	Comments Due: Feb. 28, 2022
*	CFPB	NOTICE: Comments Requested: Buy-Now-Pay-Later Providers.	<i>Federal Register</i> , Vol. 87, No. 15, 01/24/2022, 3511- 3512.	Comments Due: Mar. 25, 2022
*	CFPB	NOTICE: Comments Requested: Fees Imposed by Providers of Consumer Financial Products or Services.	<i>Federal Register</i> , Vol. 87, No. 22, 02/02/2022, 5801- 5803.	Comments Due: Mar. 31, 2022
	CFPB	Facilitating the LIBOR Transition.	<i>Federal Register</i> , Vol. 86, No. 233, 12/08/2021, 69716- 69800.	Apr. 01, 2022
*	CFPB	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators (MLOs), Regulation G.	<i>Federal Register</i> , Vol. 87, No. 26, 02/08/2022, 7162.	Comments Due: Apr. 11, 2022
*	Commodity Futures Trading Commission (CFTC)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 9, 01/13/2022, 2033- 2035.	Jan. 13, 2022

*	Farm Credit Administration (FCA)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 7, 01/11/2022, 1331-1332.	Jan. 15, 2022
	FCA	NOTICE: Effective Date for Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560.	Jan. 01, 2023
		NOTICE: Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559.	Jan. 01, 2023
*	Farm Credit System Insurance Corporation (FCSIC)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 9, 01/13/2022, 2031-2032.	Jan. 13, 2022
	Farm Service Agency (FSA)	NOTICE: Notice of Funds Availability, Spot Market Hog Pandemic Program.	<i>Federal Register</i> , Vol. 86, No. 237, 12/14/2021, 71003-71007.	Applications Due: Feb. 25, 2022
*	Federal Communications Commission (FCC)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5340-5370.	Issued: Jan. 31, 2022
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 7, 01/11/2022, 1411-1413.	Jan. 15, 2022
*	FDIC	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 87, No. 26, 02/08/2022, 7176.	Issued: Feb. 08, 2022
*	FDIC	NOTICE: Comments Requested on Information Collections: Notice Regarding Unauthorized Access to Customer Information; Furnisher Information Accuracy and Integrity (FACTA 312); and Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 87, No. 9, 01/13/2022, 2155-2157.	Comments Due: Mar. 14, 2022
*	FDIC	NOTICE: Comments Requested on Revision to Call Report Forms: Country Exposure Report (FFIEC 009) and Country Exposure Information Report (FFIEC 009a).	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3170-3173.	Comments Due: Mar. 21, 2022
*	FDIC	NOTICE: Comments Requested on Information Collection: Post-Examination Surveys.	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3108-3109.	Comments Due: Mar. 21, 2022
*	FDIC	NOTICE: Comments Requested on Information Collections: Procedures for Monitoring Bank	<i>Federal Register</i> , Vol. 87, No. 16, 01/25/2022, 3806-	Comments Due: Mar. 28, 2022

	Protection Act Compliance and Mutual-to-Stock Conversion of State Savings Banks.	3807.	
FDIC	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66424-66444.	Apr. 01, 2022 Compliance Date: May 01, 2022
FDIC	Simplification of Deposit Insurance Rules. NOTICE: Notification to Institutions Covered by FDIC's Recordkeeping for Timely Deposit Insurance Determination Rule Regarding Amendments to the Deposit Insurance Coverage Rules.	<i>Federal Register</i> , Vol. 87, No. 19, 01/28/2022, 4455-4471. <i>Federal Register</i> , Vol. 87, No. 19, 01/28/2022, 4471.	Apr. 01, 2024 Jan. 28, 2022
Federal Housing Finance Agency (FHFA)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 8, 01/12/2022, 1659-1662.	Jan. 12, 2022
FHFA	2022-2024 Single-Family and 2022 Multifamily Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73641-73658.	Feb. 28, 2022
FHFA	NOTICE: Comments Requesting on Information Collection: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73770-73784.	Comments Due: Feb. 28, 2022
Federal Reserve Board (FRB)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 10, 01/14/2022, 2312-2314.	Jan. 14, 2022
FRB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5372-5373.	Issued: Jan. 31, 2022 Comments may be submitted any time during next 6 months.
FRB	Federal Reserve Bank Capital Stock.	<i>Federal Register</i> , Vol. 87, No. 9, 01/13/2022, 2027-2031.	Feb. 14, 2022
FRB	NOTICE: Comments Requested on Revision to Call Report Forms: Country Exposure Report (FFIEC 009) and Country Exposure Information Report (FFIEC 009a).	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3170-3173.	Comments Due: Mar. 21, 2022
FRB	Computer-Security Incident	<i>Federal Register</i> ,	Apr. 01, 2022

	Notification Requirements for Banking Organizations and Their Bank Service Providers.	Vol. 86, No. 223, 11/23/2021, 66424-66444.	Compliance Date: May 01, 2022
* Financial Crimes Enforcement Network (FinCEN)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 15, 01/24/2022, 3433-3435.	Jan. 24, 2022
* FinCEN	NOTICE: Comments Requested on Renewal of Prohibition on Correspondent Accounts for Foreign Shell Banks, Records Concerning Owners of Foreign Banks, and Agents for Service of Legal Process.	<i>Federal Register</i> , Vol. 87, No. 28, 02/10/2022, 7919-7926.	Comments Due: Apr. 11, 2022
* Housing and Urban Development, Dept. of (HUD)	NOTICE: Comments Requested in Information Collection: Home Mortgage Disclosure Act (HMDA) Loan/Application Register (LAR).	<i>Federal Register</i> , Vol. 87, No. 25, 02/07/2022, 6889-6890.	Comments Due: Apr. 08, 2022
* Internal Revenue Service (IRS)	Guidance Under Section 958 on Determining Stock Ownership.	<i>Federal Register</i> , Vol. 87, No. 16, 01/25/2022, 3648-3656.	Jan. 25, 2022
IRS	Guidance on the Transition From Interbank Offered Rates to Other Reference Rates.	<i>Federal Register</i> , Vol. 87, No. 2, 01/04/2022, 166-182.	Mar. 07, 2022
* Labor, Dept. of (DOL)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 10, 01/14/2022, 2328-2340.	Jan. 15, 2022
* DOL	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5252-5254.	Issued: Jan. 31, 2022
National Credit Union Administration (NCUA)	Extension of Temporary Regulatory Relief in Response to COVID-19.	<i>Federal Register</i> , Vol. 86, No. 243, 12/22/2021, 72517-72520.	Dec. 22, 2021 Amendment to Sec. 701.23 in instruction 3.b., effective Apr. 01, 2022
NCUA	Revisions to CAMELS Rating System.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59282-59289.	Apr. 01, 2022
NCUA	Mortgage Servicing Assets.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72810-72818.	Apr. 01, 2022
* Occupational Safety and Health	INTERIM FINAL RULE: Withdrawal of COVID-19	<i>Federal Register</i> , Vol. 87, No. 17,	Jan. 26, 2022

	Administration (OSHA)	Vaccination and Testing Emergency Temporary Standard.	01/26/2022, 3928-3929.	
	Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 86, No. 223, 12/15/2021, 71328-71354.	Effective: Jan. 01, 2022 Compliance Date for §§ 25.43 and 25.44: Apr. 01, 2022
*	OCC	NOTICE: Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 8, 01/12/2022, 1657-1659.	Jan. 12, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Libor Self-Assessment.	<i>Federal Register</i> , Vol. 87, No. 11, 01/18/2022, 2666-2667.	Comments Due: Feb. 17, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: 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 Act.	<i>Federal Register</i> , Vol. 87, No. 22, 02/02/2022, 5942-5943.	Comments Due: Mar. 04, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: OCC Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Large Insured Federal Savings Associations, and Large Insured Federal Branches.	<i>Federal Register</i> , Vol. 87, No. 23, 02/03/2022, 6238-6239.	Comments Due: Mar. 07, 2022
*	OCC	NOTICE: Comments Requested on Revision to Call Report Forms: Country Exposure Report (FFIEC 009) and Country Exposure Information Report (FFIEC 009a).	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3170-3173.	Comments Due: Mar. 21, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Leasing.	<i>Federal Register</i> , Vol. 87, No. 11, 01/18/2022, 2665-2666.	Comments Due: Mar. 21, 2022
*	OCC	NOTICE: Comment Requested on Information Collection: Climate Risk Range of Practice Questionnaire.	<i>Federal Register</i> , Vol. 87, No. 11, 01/18/2022, 2667-2669.	Comments Due: Mar. 21, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Reverse Mortgage Products: Guidance for Managing	<i>Federal Register</i> , Vol. 87, No. 19, 01/28/2022, 4711-4712.	Comments Due: Mar. 29, 2022

	Compliance and Reputation Risks.		
OCC	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66424-66444.	Apr. 01, 2022 Compliance Date: May 01, 2022
OCC	NOTICE: Comments Requested on Information Collection: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 87, No. 22, 02/02/2022, 5941-5942.	Comments Due: Apr. 04, 2022
Office of Foreign Assets Control (OFAC)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 27, 02/09/2022, 7369-7373.	Feb. 09, 2022
Rural Business-Cooperative Service (RBC)	NOTICE: Solicitation of Applications for the Rural Business Development Grant Program.	<i>Federal Register</i> , Vol. 87, No. 10, 01/14/2022, 2406-2411.	Issued: Jan. 14, 2022
RBC	NOTICE: Funding Opportunity for Rural Energy Pilot Grants Program.	<i>Federal Register</i> , Vol. 87, No. 12, 01/19/2022, 2747-2759.	Issued: Jan. 19, 2022
RBC	NOTICE: Funding Opportunity for Biofuel Producer Program.	<i>Federal Register</i> , Vol. 87, No. 19, 01/28/2022, 4554.	Issued: Jan. 28, 2022
RBC	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 27, 02/09/2022, 7367-7368.	Feb. 09, 2022
Rural Housing Service (RHS)	NOTICE: Funding Availability for Off-Farm Labor Housing Technical Assistance Grants.	<i>Federal Register</i> , Vol. 87, No. 13, 01/20/2022, 3071-3079.	Issued: Jan. 20, 2022
RHS	NOTICE: Solicitations of Applications for FY 2022 Rural Community Development Initiative.	<i>Federal Register</i> , Vol. 87, No. 26, 02/08/2022, 7084-7094.	Issued: Feb. 08, 2022
RHS	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 27, 02/09/2022, 7367-7368.	Feb. 09, 2022
RHS	Amendments to Direct Single Family Housing Loans and Grants Programs.	<i>Federal Register</i> , Vol. 87, No. 25, 02/07/2022, 6761-6773.	Mar. 09, 2022
RHS	Amendments to Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 87, No. 25, 02/07/2022, 6773-6777.	May 09, 2022

*	Rural Utilities Service (RUS)	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 87, No. 27, 02/09/2022, 7367-7368.	Feb. 09, 2022
*	Securities and Exchange Commission (SEC)	NOTICE: Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 8, 01/12/2022, 1808-1810.	Jan. 15, 2022
*	SEC	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5382-5386.	Issued: Jan. 31, 2022 Comments Due: Mar. 02, 2022
*	Small Business Administration (SBA)	NOTICE: Second Quarter FY 2022 Military Reservist Economic Injury Disaster Loans Interest Rate.	<i>Federal Register</i> , Vol. 87, No. 23, 02/03/2022, 6224.	For Loans Approved on or after: Jan. 28, 2022
*	SBA	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5306-5309.	Issued: Jan. 31, 2022
*	Treasury, Dept. of (Treasury)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 20, 01/31/2022, 5278-5283.	Issued: Jan. 31, 2022
*	Treasury	NOTICE: Comments Requested on Renewal of information Collection: Small Business Lending Fund Quarterly Supplemental Report.	<i>Federal Register</i> , Vol. 87, No. 12, 01/19/2022 2983-2984.	Comments Due: Mar. 21, 2022
*	Treasury	Coronavirus State and Local Fiscal Recovery Funds.	<i>Federal Register</i> , Vol. 87, No. 18, 01/27/2022, 4338-4454.	Apr. 01, 2022
*	Veterans Affairs, Dept. of (VA)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 87, No. 14, 01/21/2022, 3225-3226.	Jan. 21, 2022
*	VA	Threshold for Reporting VA Debts to Consumer Reporting Agencies.	<i>Federal Register</i> , Vol. 87, No. 22, 02/02/2022, 5693-5696.	Mar. 04, 2022

* Denotes new item in the chart