



June 2019 Regulatory Report

Agencies Finalize Liquidity Coverage Ratio Rule.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are jointly adopting as a final rule, without change, the **08/31/2018**, interim final rule, which amended the agencies' liquidity coverage ratio (LCR) rule to treat liquid and readily-marketable, investment grade municipal obligations as high-quality liquid assets. This treatment was mandated by section 403 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The final rule is effective **07/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-05/pdf/2019-11715.pdf>. *Federal Register*, Vol. 84, No. 108, 06/05/2019, 25975-25978.

Agencies Propose Amendments to Resolution Plans Required.

The Board of Governors of the Federal Reserve System (FRB), and the Federal Deposit Insurance Corporation (FDIC) are inviting comment on a proposal to amend and restate the jointly issued regulation (the Rule) implementing the resolution planning requirements of section 165(d) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The proposal is intended to reflect improvements identified since the Rule was finalized in November 2011 and to address amendments to the Dodd-Frank Act made by the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). The proposed amendments to the Rule include a proposal by the Board to establish risk-based categories for determining the application of the resolution planning requirement to certain U.S. and foreign banking organizations, consistent with section 401 of EGRRCPA, and a proposal by the agencies to extend the default resolution plan filing cycle, allow for more focused resolution plan submissions, and improve certain aspects of the Rule. Comments are due **06/21/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-08478.pdf>. *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21600-21631.

[14/pdf/2019-08478.pdf](https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-08478.pdf). *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21600-21631.

Agencies Propose Amendments to Applicability Thresholds for Regulatory Capital Requirements.

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 inviting comment on a proposal that would determine the application of regulatory capital requirements to certain U.S. intermediate holding companies of foreign banking organizations and their depository institution subsidiaries and the application of standardized liquidity requirements with respect to certain U.S. operations of large foreign banking organizations and certain of their depository institution subsidiaries, each according to risk-based categories. For liquidity, the proposal would require a foreign banking organization that meets certain criteria to comply with liquidity coverage ratio and net stable funding ratio requirements with respect to any U.S. intermediate holding company and certain depository institution subsidiaries thereof; in addition, FRB is not proposing but is requesting comment on whether it should impose standardized liquidity requirements on such foreign banking organizations with respect to their U.S. branch and agency networks, as well as possible approaches for doing so. The proposal is consistent with a separate proposal issued by FRB that would apply certain prudential standards to foreign banking organizations based on the same categories, and is similar to a proposal issued by the agencies in 2018 that would determine the application of regulatory capital and standardized liquidity requirements for large U.S. banking organizations according to risk-based categories (the domestic interagency proposal). In addition, FRB is modifying one aspect of the proposed requirements under the domestic interagency proposal with respect to certain banking organizations; specifically, to propose the application of a standardized liquidity requirement to certain U.S. depository institution holding

companies that meet specified criteria relating to their liquidity risk profile. The agencies are also making technical amendments to certain provisions of the domestic interagency proposal. Comments are due **06/21/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-09245.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 23991-24007.

CFPB Proposes Amendments to Regulation C.

The Bureau of Consumer Financial Protection (CFPB) is proposing two alternatives to amend Regulation C to increase the threshold for reporting data about closed-end mortgage loans so that institutions originating fewer than either 50 closed-end mortgage loans, or alternatively 100 closed-end mortgage loans, in either of the two preceding calendar years would not have to report such data as of **01/01/2020**. The proposed rule would also adjust the threshold for reporting data about open-end lines of credit by extending to **01/01/2022**, the current temporary threshold of 500 open-end lines of credit and setting the threshold at 200 open-end lines of credit upon the expiration of the proposed extension of the temporary threshold. CFPB is also proposing to incorporate into Regulation C the interpretations and procedures from the interpretive and procedural rule that CFPB issued on **08/31/2018**, and to implement further section 104(a) of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Comments are due **06/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-13/pdf/2019-08983.pdf>. *Federal Register*, Vol. 84, No. 92, 05/13/2019, 20972-21041.

CFPB Proposes Amendments to Debt Collection Practices.

CFPB proposes to amend Regulation F, 12 CFR part 1006, which implements the Fair Debt Collection Practices Act (FDCPA) and currently contains the procedures for State application for exemption from the provisions of the FDCPA. CFPB's proposal would amend Regulation F to prescribe Federal rules governing the activities of debt collectors, as that term is defined in the FDCPA. CFPB's proposal would, among other things, address communications in connection with debt collection; interpret and apply prohibitions on harassment or abuse, false or misleading representations, and unfair practices in debt collection; and clarify

requirements for certain consumer-facing debt collection disclosures. Comments are due **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-21/pdf/2019-09665.pdf>. *Federal Register*, Vol. 84, No. 98, 05/21/2019, 23274-23418.

CFPB Publishes Plan for Review of Rules.

CFPB is publishing a plan for the review of rules which have or will have a significant economic impact upon a substantial number of small entities, pursuant to section 610 of the Regulatory Flexibility Act. Comments are due **07/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09813.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21732-21733.

CFPB Requests Comment on Overdraft Rule.

CFPB is conducting a review of the Overdraft Rule consistent with section 610 of the Regulatory Flexibility Act. As part of this review, the Bureau is seeking comment on the economic impact of the Overdraft Rule on small entities. These comments may assist the Bureau in determining whether the Overdraft Rule should be continued without change, or amended or rescinded to minimize any significant economic impact of the rules upon a substantial number of such small entities, consistent with the stated objectives of applicable statutes. Comments are due **07/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09812.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21729-21732.

CFPB Requests Comment on Information Collections.

- CFPB announced it seeks comment on the information collection titled Policy to Encourage Trial Disclosure Programs. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **07/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-13/pdf/2019-09720.pdf>. *Federal Register*, Vol. 84, No. 92, 05/13/2019, 20864.
- CFPB announced it seeks comment on the information collection titled Equal Access to Justice Act. CFPB also gave notice that it sent the collection to OMB for review. Comments are

due **07/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-13/pdf/2019-09723.pdf>. *Federal Register*, Vol. 84, No. 92, 05/13/2019, 20864-20865.

- CFPB announced it seeks comment on the information collection titled Truth In Lending Act (Regulation Z) 12 CFR 1026. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **07/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-28/pdf/2019-10972.pdf>. *Federal Register*, Vol. 84, No. 102, 05/28/2019, 24498-24499.
- CFPB announced it seeks comment on the information collection titled Report of Terms of Credit Card Plan. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **06/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-29/pdf/2019-11185.pdf>. *Federal Register*, Vol. 84, No. 103, 05/29/2019, 24764.
- CFPB announced it seeks comment on the information collection titled Equal Credit Opportunity Act (Regulation B) 12 CFR 1002. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **06/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-29/pdf/2019-11186.pdf>. *Federal Register*, Vol. 84, No. 103, 05/29/2019, 24763-24764.
- CFPB announced it seeks comment on the information collection titled Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-12005.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26652-26653.

FRB Proposes Amendments to Control and Divestiture Proceedings.

The Board of Governors of the Federal Reserve System (FRB) is inviting public comment on a proposal that would revise FRB's regulations related to determinations of whether a company has the ability to exercise a controlling influence over another company for purposes of the Bank Holding Company Act or the Home Owners' Loan Act. The proposal would significantly expand the number of presumptions for use in such determinations. By codifying the presumptions in FRB's Regulation Y and Regulation LL, FRB's rules would provide substantial additional transparency on the types of relationships that FRB would view as supporting a determination that one company controls another company. The proposed presumptions generally would be consistent with FRB's historical practice with respect to the types of relationships that raise, or do not raise, significant controlling influence concerns. Several of the proposed presumptions, however, would represent targeted adjustments relative to FRB's historical practice. Finally, the proposal would include various definitions and ancillary rules to ensure that the application of the proposed presumptions is clear, transparent, and consistent. Comments are due **07/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-09415.pdf>. *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21634-21666.

FRB Proposes Revisions to Prudential Standards.

FRB issued a proposed rule that would revise the framework for applying the enhanced prudential standards applicable to foreign banking organizations under section 165 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, as amended by the Economic Growth, Regulatory Relief, and Consumer Protection Act. The proposal would establish categories that would be used to tailor the stringency of enhanced prudential standards based on the risk profile of a foreign banking organization's operations in the United States. The proposal also would amend certain enhanced prudential standards, including standards relating to liquidity, risk management, stress testing, and single-counterparty credit limits, and would make corresponding changes to reporting forms. The proposal would make clarifying revisions and technical changes to FRB's **10/31/2018**,

proposal for large U.S. bank holding companies and certain savings and loan holding companies relating to FRB's internal liquidity stress testing requirements and GSIB surcharge rule. Separately, FRB, the Office of the Comptroller of the Currency (OCC), and the Federal Deposit Insurance Corporation (FDIC) (together, the agencies) are requesting comment on a proposal to revise the applicability of the agencies' capital and liquidity requirements for foreign banking organizations based on the same categories, and FRB is requesting comment on whether it should impose standardized liquidity requirements on the U.S. branch and agency network of a foreign banking organization, as well as possible approaches for doing so. In addition, FRB and FDIC are separately requesting comment on a proposal to revise the applicability of the resolution planning requirements applicable to large U.S. banking organizations and foreign banking organizations, using a category approach that is broadly consistent with the one set forth in the proposal. Comments are due **06/21/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-07895.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21988-22036.

FRB Issues Potential Modifications of Payment Services.

FRB is requesting comment on potential modifications to the Federal Reserve Banks' (Reserve Banks) payment services to facilitate adoption of a later same-day automated clearinghouse (ACH) processing and settlement window. Specifically, the Reserve Banks would extend the daily operating hours of the National Settlement Service (NSS) to allow the private-sector ACH operator to settle its in-network transactions resulting from the later same-day ACH window. To support these new NSS operating hours, the Reserve Banks would extend the daily operating hours of the Fedwire Funds Service, creating implications for extension policies for contingencies that might result in more frequent delays to the reopening of the Fedwire Funds Service. Finally, FRB is requesting comment on corresponding changes to the Federal Reserve Policy on Payment System Risk related to a new posting time and an increase to the daylight overdraft fee rate. Comments are due **07/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-16/pdf/2019-09949.pdf>. *Federal Register*, Vol. 84, No. 95, 05/16/2019, 22123-22129.

<https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09948.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21691-21692.

FRB Repeals SAFE Act Regulations.

FRB is repealing its regulations that incorporated the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act). Title X of the Dodd-Frank Act transferred rulemaking authority for a number of consumer financial protection laws, including the S.A.F.E. Act, from FRB to the Bureau of Consumer Financial Protection (CFPB). In December 2011, the Bureau published an interim final rule, incorporating the S.A.F.E. Act into its Regulations G and H. In April 2016, CFPB finalized the interim final rule. Accordingly, FRB is repealing its S.A.F.E. Act regulations. The repeal is effective **06/14/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09948.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21691-21692.

FRB Requests Comment on Information Collections.

- FRB announced it seeks comment on the information collection titled Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities. FRB also gave notice that it sent the collection to OMB for review. Comments are due **07/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09962.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21778-21779.
- FRB announced it seeks comment on the information collection titled Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN. FRB also gave notice that it sent the collection to OMB for review. Comments are due **07/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-17/pdf/2019-10246.pdf>. *Federal Register*, Vol. 84, No. 96, 05/17/2019, 22494-22495.

FDIC Requests Comment on Information Collections.

- The Federal Deposit Insurance Corporation (FDIC) announced it seeks comment on the

information collection titled Interagency Complaint Form. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **06/24/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-23/pdf/2019-10790.pdf>. *Federal Register*, Vol. 84, No. 100, 05/23/2019, 23789-23790.

- FDIC announced it seeks comment on the information collection titled Market Risk Capital Requirements. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **06/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-23/pdf/2019-10795.pdf>. *Federal Register*, Vol. 84, No. 100, 05/23/2019, 23790-23792.

FDIC Requests Comment on Technical Assistance Offerings and Delivery.

FDIC issued a request for information to seek public input on additional steps FDIC could take to support effective management and operation of FDIC-supervised institutions through technical assistance and collaboration on safety and soundness and consumer compliance matters. FDIC is seeking feedback from community banks, other FDIC-supervised institutions, and other interested parties on existing FDIC methods and efforts to provide technical assistance. FDIC requests input on strategies to improve the effectiveness of these offerings. FDIC also seeks comment on both the content and delivery method of various technical assistance offerings and on other steps FDIC could take to increase the level and effectiveness of technical assistance offered to the industry.

Comments are due **08/06/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-11911.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26681-26683.

FDIC Appointed Receiver.

FDIC has been appointed the sole receiver for the financial institutions listed in the notice, effective as of the Date Closed as indicated in the listing. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-12017.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26681.

[07/pdf/2019-12017.pdf](https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-12017.pdf). *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26681.

FDIC Issues Terminations of Receiverships.

FDIC as Receiver for former depository institutions, intends to terminate its receivership for the institutions listed in the notices. 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 notices may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10868.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 24142.

OCC Finalizes Rule on Home Owners' Loan Act.

The Office of the Comptroller of the Currency (OCC) is issuing a final rule to implement a new section of the Home Owners' Loan Act (HOLA). The Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) amended HOLA to add a new section that allows a Federal savings association with total consolidated assets equal to or less than \$20 billion, as reported by the association to the Comptroller as of **12/31/2017**, to elect to operate as a covered savings association. A covered savings association has the same rights and privileges as a national bank and is subject to the same duties, restrictions, penalties, liabilities, conditions, and limitations as a national bank. A covered savings association retains its Federal savings association charter and existing governance framework. The new section of HOLA requires OCC to issue rules

that, among other things, establish streamlined standards and procedures for elections to operate as covered savings associations and clarify requirements for the treatment of covered savings associations. The rule is effective **07/01/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10902.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 23991-24007.

OCC Requests Comment on Information Collections.

- OCC announced it seeks comment on the information collection titled Regulation C—Home Mortgage Disclosure. OCC also gave notice that it sent the collection to OMB for review. Comments are due **06/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10441.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22935-22936.
- OCC announced it seeks comment on the information collections titled Regulation E—Electronic Fund Transfer Act and Regulation Z—Truth in Lending Act. OCC also gave notice that it sent the collections to OMB for review. Comments are due **07/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10434.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22931-22933.
- OCC announced it seeks comment on the information collections titled Survey of Minority Owned Institutions. OCC also gave notice that it sent the collections to OMB for review. Comments are due **06/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10442.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22936-22937.
- OCC announced it seeks comment on the information collections titled Consumer Protections for Depository Institution Sales of Insurance. OCC also gave notice that it sent the collections to OMB for review. Comments are

due **06/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10831.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 24199-24201.

- OCC announced it seeks comment on the information collections titled Interagency Statement on Complex Structured Finance Transactions. OCC also gave notice that it sent the collections to OMB for review. Comments are due **06/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10832.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 24198-24199.
- OCC announced it seeks comment on the information collections titled Domestic First Lien Residential Mortgage Data. OCC also gave notice that it sent the collections to OMB for review. Comments are due **06/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-28/pdf/2019-11051.pdf>. *Federal Register*, Vol. 84, No. 102, 05/28/2019, 24596-24597.

OCC Issues Correction to Information Collection.

OCC announced it seeks comment on the information collections titled Securities Exchange Act Disclosure Rules and Securities of Federal Savings Associations. The notice was first issued in the *Federal Register* on **03/29/2019**. It is being reissued to correct an error in the burden estimates. OCC also gave notice that it sent the collections to OMB for review. Comments are due **06/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10443.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22933-22934.

HUD Issues Debenture Interest Rates.

The Department of Housing and Urban Development (HUD) announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration (FHA) under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning

01/01/2019, is 3.125 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 **01/01/2019**, is 3.375 percent. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-13/pdf/2019-09828.pdf>. *Federal Register*, Vol. 84, No. 92, 05/13/2019, 20905-20906.

HUD Requests Comment on Information Collections.

- HUD announced it seeks comment on the information collection titled Requisition for Disbursement of Sections 202 & 811 Capital Advance/Loan Funds. HUD also gave notice that it sent the collection to OMB for review. Comments are due **07/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-22/pdf/2019-10720.pdf>. *Federal Register*, Vol. 84, No. 99, 05/22/2019, 23579-23580.
- HUD announced it seeks comment on the information collection titled Single Family Insurance Premium Collection Subsystem—Upfront (Lender Assistance). HUD also gave notice that it sent the collection to OMB for review. Comments are due **07/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-22/pdf/2019-10721.pdf>. *Federal Register*, Vol. 84, No. 99, 05/22/2019, 23580.
- HUD announced it seeks comment on the information collection titled Comprehensive Transactional Forms Supporting FHA's Section 242 Mortgage Insurance Program for Hospitals. HUD also gave notice that it sent the collection to OMB for review. Comments are due **07/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10932.pdf>. *Federal*

Register, Vol. 84, No. 101, 05/24/2019, 24167-24169.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) has issued a final notice which identifies communities in the state of **Oklahoma**, 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 **09/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10396.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22883-22884.

- FEMA has issued a final notice which identifies communities in the states of **Alaska**, and **Mississippi**, 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 **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10397.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22882.
- FEMA has issued a final notice which identifies communities in the states of **Colorado, Georgia, Michigan, Minnesota, Montana, Ohio**, and **Texas**, where flood hazard determinations,

which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **08/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-05/pdf/2019-11669.pdf>. *Federal Register*, Vol. 84, No. 108, 06/05/2019, 26135-26137.

- FEMA has issued a final notice which identifies communities in the states of **Colorado, New Jersey, and Ohio**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **08/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-05/pdf/2019-11672.pdf>. *Federal Register*, Vol. 84, No. 108, 06/05/2019, 26133-26134.
- FEMA has issued a final notice which identifies communities in the states of **Indiana, Mississippi, Oregon, South Carolina, and Texas**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the

Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **10/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-11936.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26692-26694.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

- FEMA issued a final rule which identifies communities in the states of **Arkansas, Illinois, Michigan, and Oklahoma**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-16/pdf/2019-10190.pdf>. *Federal Register*, Vol. 84, No. 95, 05/16/2019, 22049-22051.
- FEMA issued a final rule which identifies communities in the states of **Arkansas, Georgia, Idaho, New York, Oklahoma, and Washington**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the

program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-29/pdf/2019-11166.pdf>. *Federal Register*, Vol. 84, No. 103, 05/29/2019, 24726-24729.

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 **Alabama, Arkansas, Colorado, Florida, Georgia, North Carolina, Oklahoma, Pennsylvania, South Carolina, Texas, and Utah**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10390.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22879-22881.
- 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, Florida,**

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

<https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10391.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22877-22879.

- 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, Montana, Pennsylvania, South Carolina, Tennessee, Texas, and Utah**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10392.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22886-22888.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, California, Colorado, Connecticut, Florida, Georgia, Montana, North Carolina, North**

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

<https://www.govinfo.gov/content/pkg/FR-2019-06-10/pdf/2019-11938.pdf>. *Federal Register*, Vol. 84, No. 111, 06/10/2019, 26886-26889.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Oklahoma**, and **Pennsylvania**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10394.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22874-22876.
- 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 **Wisconsin**. 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 **08/19/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-20/pdf/2019-10395.pdf>. *Federal Register*, Vol. 84, No. 97, 05/20/2019, 22876-22877.

- 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 **09/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-05/pdf/2019-11663.pdf>. *Federal Register*, Vol. 84, No. 108, 06/05/2019, 26132-26133.
- 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 **09/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2019-06-07/pdf/2019-11937.pdf](https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-11937.pdf). *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26694-26695.

FEMA Withdraws Proposed Flood Hazard Determinations.

FEMA is withdrawing its proposed 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 **Frederick County, Maryland and Incorporated Areas**. The withdrawal is effective **06/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-05/pdf/2019-11673.pdf>. *Federal Register*, Vol. 84, No. 108, 06/05/2019, 26137.

FinCEN Announces Innovation Hours Program.

The Financial Crimes Enforcement Network (FinCEN) is notifying the public of its Innovation Hours Program. Through the Program, FinCEN will provide dedicated time on a monthly basis to meet with financial institutions, regulatory and financial technology firms, and other stakeholders to enable them to share information with FinCEN about innovative approaches to evaluating, maintaining and reporting information under the Bank Secrecy Act in order to further strengthen the financial system against illicit financial activity. The program is effective **05/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-30/pdf/2019-11314.pdf>. *Federal Register*, Vol. 84, No. 104, 05/30/2019, 25120-25122.

Treasury Finalizes Rule on Certain Transfers of Property to Regulated Investment Companies and Real Estate Investment Trusts.

The Department of the Treasury (Treasury) issued final regulations effecting the repeal of the General Utilities doctrine by the Tax Reform Act of 1986 and preventing abuse of the Protecting Americans from Tax Hikes Act of 2015 (PATH Act). The final regulations impose corporate-level tax on certain transactions in which property of a C-corporation becomes the property of a REIT. The final regulations affect RICs, REITs, C-corporations the

property of which becomes the property of a RIC or a REIT, and their shareholders. The rule is effective **06/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-11753.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26559-26565.

Treasury Proposes Amendments to Withholding of Tax and Information Reporting.

Treasury proposed regulations implementing certain sections of the Internal Revenue Code, including sections added to the Internal Revenue Code by the Tax Cuts and Jobs Act, that relate to the withholding of tax and information reporting with respect to certain dispositions of interests in partnerships engaged in the conduct of a trade or business within the United States. The proposed regulations affect certain foreign persons that recognize gain or loss from the sale or exchange of an interest in a partnership that is engaged in the conduct of a trade or business within the United States, and persons that acquire those interests. The proposed regulations also affect partnerships that, directly or indirectly, have foreign persons as partners. Comments are due **07/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-13/pdf/2019-09515.pdf>. *Federal Register*, Vol. 84, No. 92, 05/13/2019, 21198-21225.

Treasury Proposes Withholding on Certain Distributions Under Section 3405(a) and (b).

Treasury issued a proposed regulation regarding withholding on certain periodic and nonperiodic distributions under section 3405, other than eligible rollover distributions. The regulation would affect payors and payees of these distributions. Comments are due **08/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-31/pdf/2019-11292.pdf>. *Federal Register*, Vol. 84, No. 105, 05/31/2019, 25209-25212.

Treasury Requests Comment on Information Collections.

- Treasury announced it seeks comment on the information collection titled Reverse Like-Kind Exchanges. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2019-06-10/pdf/2019-12160.pdf](https://www.federalregister.gov/documents/2019/06/10/2019-12160). *Federal Register*, Vol. 84, No. 111, 06/10/2019, 26935.

- Treasury announced it seeks comment on the information collection titled OFAC Application for the Release of Blocked Funds. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **07/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-10/pdf/2019-12139.pdf>. *Federal Register*, Vol. 84, No. 111, 06/10/2019, 26935-26936.

FHFA Requests Comment on Information Collection.

The Federal Housing Finance Agency (FHFA) announced it seeks comment on the information collection titled American Survey of Mortgage Borrowers. FHFA also gave notice that it sent the collection to OMB for review. Comments are due **07/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-29/pdf/2019-11182.pdf>. *Federal Register*, Vol. 84, No. 103, 05/29/2019, 24783-24796.

SBA Proposes Amendments to Women-Owned Small Business and Economically Disadvantaged Women-Owned Small Business Certification.

The Small Business Administration (SBA) is proposing to amend its regulations to implement a statutory requirement to certify Women-Owned Small Business Concerns (WOSB) and Economically Disadvantaged Women-Owned Small Business Concerns (EDWOSB) participating in the Women-Owned Small Business Contract Program. Comments are due **07/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-09684.pdf>. *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21256-21267.

SBA Requests Comment on Information Collections.

SBA announced it seeks comment on the information collection titled Small Business Investment Companies. SBA also gave notice that it sent the collection to OMB for review. Comments are due **06/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-16/pdf/2019-10142.pdf>. *Federal Register*, Vol. 84, No. 95, 05/16/2019, 22221-22222.

[16/pdf/2019-10142.pdf](https://www.federalregister.gov/documents/2019/05/16/2019-10142). *Federal Register*, Vol. 84, No. 95, 05/16/2019, 22221-22222.

FCA Issued Statement on Regulatory Burden.

The Farm Credit Administration (FCA) issued a statement discussing comments raised about FCA regulations and FCA activities in response to a **05/18/2017** *Federal Register* invitation for public comment on the regulatory burden imposed on the Farm Credit System. Many of the comments concern changes that FCA cannot implement because they are inconsistent with the Farm Credit Act of 1971, as amended (Act), safety and soundness, and/or other FCA guidance or position. Some comments raise issues that are the subject of existing regulatory projects scheduled for consideration by FCA as set forth in the 2019 Regulatory Projects Plan, which is available on the FCA website, and those issues will be addressed in the planned regulatory projects. In other cases, commenters identify issues that need further evaluation before FCA can consider whether changes are appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-15/pdf/2019-09960.pdf>. *Federal Register*, Vol. 84, No. 94, 05/15/2019, 21693-21698.

FTC Rescinds Model Forms and Disclosures.

The Federal Trade Commission (FTC) is rescinding several Model Forms and Disclosures promulgated pursuant to the Fair Credit Reporting Act (FCRA) that it has determined are no longer necessary. The Dodd-Frank Act transferred rulemaking authority associated with these forms and disclosures to the Bureau of Consumer Financial Protection (CFPB). Given CFPB's 2018 updates to its model forms and disclosures, FTC has determined that rescinding several of its model forms and disclosures would reduce confusion. FTC is also making conforming amendments to address references to the updated model forms and disclosures in related rules. The rescission is effective **05/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-22/pdf/2019-10110.pdf>. *Federal Register*, Vol. 84, No. 99, 05/22/2019, 23471-23486.

FTC Extends Comment Deadline for Proposed Standards for Safeguarding Customer Information.

FTC is extending the deadline for filing public comments on its recent Notice of Proposed Rulemaking on the Standards for Safeguarding

Customer Information. The new comment due date is **08/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10910.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 24049-24050.

NCUA Proposes Amendments to Public Unit and Nonmember Shares.

The National Credit Union Administration (NCUA) is proposing to amend NCUA's public unit and nonmember share rule to allow Federal credit unions (FCU) to receive public unit and nonmember shares up to 50 percent of the credit union's paid-in and unimpaired capital and surplus less any public unit and nonmember shares. Comments are due **07/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-30/pdf/2019-11296.pdf>. *Federal Register*, Vol. 84, No. 104, 05/30/2019, 25018-25022.

NCUA Requests Comment on Information Collection.

- The National Credit Union Administration (NCUA) announced it seeks comment on the information collection titled Small Business Investment Companies. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **06/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-21/pdf/2019-10540.pdf>. *Federal Register*, Vol. 84, No. 98, 05/21/2019, 23070-23071.
- NCUA announced it seeks comment on the information collection titled NCUA Call Report and Profile. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **07/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-29/pdf/2019-11109.pdf>. *Federal Register*, Vol. 84, No. 103, 05/29/2019, 24826-24827.

VA Requests Comment on Information Collection.

- The Department of Veterans Affairs (VA) announced it seeks comment on the information collection titled Claim for Repurchase of Loan, VA Form 26-8084. VA also gave notice that it sent the collection to OMB for review. Comments are due **06/20/2019**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-05-21/pdf/2019-10534.pdf>. *Federal Register*, Vol. 84, No. 98, 05/21/2019, 23166-23167.

- VA announced it seeks comment on the information collection titled Loan Analysis, VA form 26- 6393. VA also gave notice that it sent the collection to OMB for review. Comments are due **06/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-24/pdf/2019-10942.pdf>. *Federal Register*, Vol. 84, No. 101, 05/24/2019, 24202.

DOL Extends Comment Period for Joint Employer Status Under the Fair Labor Standards Act.

The Department of Labor (DOL) extends the period for submitting written comments on the Notice of Proposed Rulemaking (NPRM) entitled "Joint Employer Status Under the Fair Labor Standards Act." The comment period now ends on **06/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-09841.pdf>. *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21301-21302.

DOL Extends Comment Period for Regular Rate Under the Fair Labor Standards Act.

DOL extends the period for submitting written comments on the Notice of Proposed Rulemaking (NPRM) entitled "Regular Rate Under the Fair Labor Standards Act." The comment period now ends on **06/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-05-14/pdf/2019-09842.pdf>. *Federal Register*, Vol. 84, No. 93, 05/14/2019, 21300-21301.

SSA Announces Initial Enrollment Period for Electronic Consent Based Social Security Number Verification Service.

The Social Security Administration (SSA) is announcing the initial enrollment period for a new electronic Consent Based Social Security Number (SSN) Verification (eCBSV) service. SSA will roll out the service to a limited number of users in June 2020, and plans on expanding the number of users within six months of the initial rollout. All interested permitted entities must apply during this initial enrollment period to be eligible to use the new eCBSV service during either the initial rollout or

subsequent planned expansion. Permitted entities that do not apply during the initial enrollment period must wait until the next designated period after the planned expansion to apply for enrollment. The initial enrollment period for permitted entities will begin on **07/17/2019**, and remain open until the period closes on **07/31/2019**. In accord with statutory requirements, permitted entities will be required to provide payment to build the new eCBSV system. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-07/pdf/2019-11995.pdf>. *Federal Register*, Vol. 84, No. 110, 06/07/2019, 26712-26713.

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>
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/know-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
* CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 20972- 21041.	Jun. 12, 2019
CFPB	Potential Changes to Remittance Rule.	<i>Federal Register</i> , Vol. 84, No. 82, 04/29/2019, 17971- 17977.	Jun. 28, 2019
* CFPB	NOTICE: Report of Terms of Credit Card Plan.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24764.	Jun. 28, 2019
* CFPB	NOTICE: Equal Credit Opportunity Act (Regulation B) 12 CFR 1002.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24763- 24764.	Jun. 28, 2019
* CFPB	Overdraft Rule.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21729- 21732.	Jul. 01, 2019
CFPB	Regulation C Data Points.	<i>Federal Register</i> , Vol. 84, No. 89, 05/08/2019, 20049- 20053.	Jul. 08, 2019
* CFPB	NOTICE: Policy to Encourage Trial Disclosure Programs.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 20864.	Jul. 12, 2019
* CFPB	NOTICE: Equal Access to Justice Act.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 20864- 20865.	Jul. 12, 2019
* CFPB	Plan for Review of Rules.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21732- 21733.	Jul. 15, 2019
* CFPB	NOTICE: Truth In Lending Act (Regulation Z) 12 CFR 1026.	<i>Federal Register</i> , Vol. 84, No. 102, 05/28/2019, 24498-	Jul. 29, 2019

		24499.	
*	CFPB	NOTICE: Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26652-26653.
*	CFPB	Debt Collection Practices.	<i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23274-23418.
	Farm Credit Administration (FCA)	Criteria to Reinstate Non-Accrual Loans.	<i>Federal Register</i> , Vol. 84, No. 64, 04/03/2019, 12959-12966.
	Federal Crop Insurance Corporation (FCIC)	NOTICE: Multiple Peril Crop Insurance.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19754-19755.
	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16560-16567.
	FDIC	NOTICE: Required Resolution Plans.	<i>Federal Register</i> , Vol. 84, No. 77, 04/22/2019, 16620-16628.
*	FDIC	Resolution Plans Required.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21600-21631.
*	FDIC	Applicability Thresholds for Regulatory Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007.
*	FDIC	NOTICE: Interagency Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 100, 05/23/2019, 23789-23790.
*	FDIC	NOTICE: Market Risk Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 100, 05/23/2019, 23790-23792.
	FDIC	NOTICE: Country Exposure Report.	<i>Federal Register</i> , Vol. 84, No. 82, 04/29/2019, 18120-18122.
	FDIC	Revisions to the Supplementary Leverage	<i>Federal Register</i> , Vol. 84, No. 83,

	Ratio to Exclude Certain Central Bank Deposits of Banking Organizations Predominantly Engaged in Custody, Safekeeping and Asset Servicing Activities.	04/30/2019, 18175-18186.	
*	FDIC	Technical Assistance Offerings and Delivery.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26681-26683.
*	Federal Housing Finance Agency (FHFA)	NOTICE: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24783-24796.
	Federal Reserve Board (FRB)	NOTICE: Semiannual Report of Derivatives Activity.	<i>Federal Register</i> , Vol. 84, No. 74, 04/17/2019, 16015-16016.
	FRB	NOTICE: Senior Credit Officer Opinion Survey on Dealer Financing Terms.	<i>Federal Register</i> , Vol. 84, No. 74, 04/17/2019, 16014-16015.
	FRB	NOTICE: Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16560-16567.
	FRB	NOTICE: Reporting Requirements Associated with Regulation Y.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16490-16492.
	FRB	NOTICE: Written Security Program for State Member Banks.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16492-16493.
*	FRB	Applicability Thresholds for Regulatory Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007.
*	FRB	Revisions to Prudential Standards.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21988-22036.
	FRB	NOTICE: Country Exposure Report.	<i>Federal Register</i> , Vol. 84, No. 82, 04/29/2019, 18120-18122.
	FRB	Revisions to the Supplementary Leverage	<i>Federal Register</i> , Vol. 84, No. 83,

	Ratio to Exclude Certain Central Bank Deposits of Banking Organizations Predominantly Engaged in Custody, Safekeeping and Asset Servicing Activities.	04/30/2019, 18175-18186.	
FRB	Regulation EE.	<i>Federal Register</i> , Vol. 84, No. 85, 05/02/2019, 18741-18746.	Jul. 01, 2019
FRB	NOTICE: Recordkeeping and Disclosure Requirements Associated with the Bureau of Consumer Financial Protection's Regulation E.	<i>Federal Register</i> , Vol. 84, No. 83, 04/30/2019, 18286-18289.	Jul. 01, 2019
FRB	NOTICE: Notice Claiming Status as an Exempt Transfer Agent.	<i>Federal Register</i> , Vol. 84, No. 83, 04/30/2019, 18285-18286.	Jul. 01, 2019
* FRB	Control and Divestiture Proceedings.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21634-21666.	Jul. 15, 2019
* FRB	Modifications of Payment Services.	<i>Federal Register</i> , Vol. 84, No. 95, 05/16/2019, 22123-22129.	Jul. 15, 2019
* Federal Trade Commission (FTC)	Standards for Safeguarding Customer Information. EXTENSION: Standards for Safeguarding Customer Information.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13158-13177. <i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24049-24050.	Jun. 03, 2019 Aug. 02, 2019
Financial Crimes Enforcement Network (FinCEN)	NOTICE: Information Sharing Between Government Agencies and Financial Institutions.	<i>Federal Register</i> , Vol. 84, No. 88, 05/07/2019, 19999-20001.	Jul. 08, 2019
Housing and Urban Development, Dept. of (HUD)	NOTICE: Office of Lead Hazard Control and Healthy Homes Grant Programs Data Collection and Progress Reporting.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19805-19806.	Jul. 05, 2019
* HUD	NOTICE: Requisition for Disbursement of Sections 202 & 811 Capital Advance/Loan	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23579-	Jul. 22, 2019

	Funds.	23580.	
*	HUD	NOTICE: Single Family Insurance Premium Collection Subsystem—Upfront (Lender Assistance).	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23580.
*	HUD	NOTICE: Comprehensive Transactional Forms Supporting FHA's Section 242 Mortgage Insurance Program for Hospitals.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24167-24169.
*	Labor, Dept. of (DOL)	EXTENSION: Regular Rate Under the Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21300-21301.
	DOL	NOTICE: Records to be Kept by Employers—Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 84, No. 78, 04/23/2019, 16886-16887.
*	DOL	EXTENSION: Joint Employer Status Under the Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21301-21302.
*	National Credit Union Administration (NCUA)	NOTICE: Small Business Investment Companies.	<i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23070-23071.
	NCUA	NOTICE: Regulations Limiting Compensation in Connection with Loans to Members and Lines of Credit to Members.	<i>Federal Register</i> , Vol. 84, No. 78, 04/23/2019, 16796-16797.
*	NCUA	Public Unit and Nonmember Shares.	<i>Federal Register</i> , Vol. 84, No. 104, 05/30/2019, 25018-25022.
*	NCUA	NOTICE: NCUA Call Report and Profile.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24826-24827.
*	Office of the Comptroller of the Currency (OCC)	NOTICE: Securities Exchange Act Disclosure Rules and Securities of Federal Savings Associations. EXTENSION: Securities Exchange Act Disclosure Rules and Securities of Federal Savings Associations.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12029-12031. <i>Federal Register</i> , Vol. 84, No. 97, 05/20/2019, 22933-22934.

	OCC	NOTICE: Privacy of Consumer Financial Information.	<i>Federal Register</i> , Vol. 84, No. 72, 04/15/2019, 15290-15291.	Jun. 14, 2019
*	OCC	Applicability Thresholds for Regulatory Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007.	Jun. 21, 2019
	OCC	NOTICE: Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16560-16567.	Jun. 18, 2019
*	OCC	NOTICE: Regulation C—Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 97, 05/20/2019, 22935-22936.	Jun. 19, 2019
*	OCC	NOTICE: Minority Owned Institutions.	<i>Federal Register</i> , Vol. 84, No. 97, 05/20/2019, 22936-22937.	Jun. 19, 2019
*	OCC	NOTICE: Consumer Protections for Depository Institution Sales of Insurance.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24199-24201.	Jun. 24, 2019
*	OCC	NOTICE: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24198-24199.	Jun. 24, 2019
*	OCC	NOTICE: Domestic First Lien Residential Mortgage Data.	<i>Federal Register</i> , Vol. 84, No. 102, 05/28/2019, 24596-24597.	Jun. 27, 2019
	OCC	NOTICE: Country Exposure Report.	<i>Federal Register</i> , Vol. 84, No. 82, 04/29/2019, 18120-18122.	Jun. 28, 2019
	OCC	Non-Fiduciary Custody Activities.	<i>Federal Register</i> , Vol. 84, No. 82, 04/29/2019, 17967-17971.	Jun. 28, 2019
	OCC	Revisions to the Supplementary Leverage Ratio to Exclude Certain Central Bank Deposits of Banking Organizations Predominantly Engaged in Custody, Safekeeping and Asset Servicing Activities.	<i>Federal Register</i> , Vol. 84, No. 83, 04/30/2019, 18175-18186.	Jul. 01, 2019

OCC	NOTICE: Lending Limits.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19827- 19829.	Jul. 05, 2019
OCC	NOTICE: Minimum Security Devices and Procedures, Reports of Suspicious Activities, and Bank Secrecy Act Compliance Program.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19825- 19826.	Jul. 05, 2019
OCC	NOTICE: Bank Secrecy Act/Money Laundering Risk Assessment.	<i>Federal Register</i> , Vol. 84, No. 91, 05/10/2019, 20701- 20702.	Jul. 09, 2019
* OCC	NOTICE: Regulation E—Electronic Fund Transfer Act and Regulation Z—Truth in Lending Act.	<i>Federal Register</i> , Vol. 84, No. 97, 05/20/2019, 22931- 22933.	Jul. 19, 2019
Office of Foreign Assets Control (OFAC)	NOTICE: Remittance Forwarding Services and Travel and Carrier Services to Cuba.	<i>Federal Register</i> , Vol. 84, No. 83, 04/30/2019, 18341- 18342.	Jul. 01, 2019
Rural Business-Cooperative Service (RBC)	NOTICE: Debt Settlement-Community and Business Programs.	<i>Federal Register</i> , Vol. 84, No. 78, 04/23/2019, 16838- 16839.	Jun. 24, 2019
RBC	NOTICE: Guaranteed Loanmaking and Servicing Regulations.	<i>Federal Register</i> , Vol. 84, No. 78, 04/23/2019, 16838.	Jun. 24, 2019
Small Business Administration (SBA)	Streamlining and Modernizing Certified Development Company Program (504 Loan Program) Corporate Governance Requirements.	<i>Federal Register</i> , Vol. 84, No. 72, 04/15/2019, 15147- 15154.	Jun. 14, 2019
* SBA	NOTICE: Small Business Investment Companies.	<i>Federal Register</i> , Vol. 84, No. 95, 05/16/2019, 22221- 22222.	Jun. 17, 2019
* SBA	Women-Owned Small Business and Economically Disadvantaged Women-Owned Small Business Certification.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21256- 21267.	Jul. 15, 2019
Treasury, Dept. of (Treasury)	NOTICE: Conduit Arrangements Regulations.	<i>Federal Register</i> , Vol. 84, No. 72, 04/15/2019, 15292- 15293.	Jun. 14, 2019
Treasury	NOTICE: Revenue Procedure 2013-30, Uniform Late S-	<i>Federal Register</i> , Vol. 84, No. 76,	Jun. 18, 2019

	Corporation Election Revenue Procedure.	04/19/2019, 16569.	
Treasury	NOTICE: TreasuryDirect.	<i>Federal Register</i> , Vol. 84, No. 88, 05/07/2019, 20001.	Jul. 05, 2019
Treasury	NOTICE: Annual Return/Report of Employee Benefit Plan.	<i>Federal Register</i> , Vol. 84, No. 89, 05/08/2019, 20202-20203.	Jul. 08, 2019
* Treasury	NOTICE: OFAC Application for the Release of Blocked Funds.	<i>Federal Register</i> , Vol. 84, No. 111, 06/10/2019, 26935-26936.	Jul. 10, 2019
* Treasury	Withholding of Tax and Information Reporting.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 21198-21225.	Jul. 12, 2019
* Treasury	NOTICE: Reverse Like-Kind Exchanges.	<i>Federal Register</i> , Vol. 84, No. 111, 06/10/2019, 26935.	Aug. 09, 2019
* Treasury	Withholding on Certain Distributions Under Section 3405(a) and (b).	<i>Federal Register</i> , Vol. 84, No. 105, 05/31/2019, 25209-25212.	Aug. 29, 2019
Veterans Affairs, Dept. of (VA)	NOTICE: Loan Service Report.	<i>Federal Register</i> , Vol. 84, No. 75, 04/18/2019, 16342-16343.	Jun. 17, 2019
VA	NOTICE: Request for Determination of Loan Guaranty Eligibility—Unmarried Surviving Spouses.	<i>Federal Register</i> , Vol. 84, No. 75, 04/18/2019, 16343.	Jun. 17, 2019
* VA	NOTICE: Claim for Repurchase of Loan, VA Form 26-8084.	<i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23166-23167.	Jun. 20, 2019
* VA	NOTICE: Loan Analysis, VA form 26- 6393.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24202.	Jun. 24, 2019
VA	NOTICE: Authorization to Disclose Personal Information to A Third Party.	<i>Federal Register</i> , Vol. 84, No. 88, 05/07/2019, 20002-20003.	Jul. 08, 2019

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)	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088-43149.	Jan. 01, 2018 (Amendments to § 1003.5 in amendatory instruction 8, the amendments to § 1003.6 in amendatory instruction 9, and the amendments to supplement I to part 1003 in amendatory instruction 10 are effective on Jan. 01, 2019 ; and the amendments to § 1003.2 in amendatory instruction 11, the amendments to § 1003.3 in amendatory instruction 12, the amendments to § 1003.5 in amendatory instruction 13, the amendments to § 1003.6 in amendatory instruction 14, and the amendments to supplement I to part 1003 in amendatory instruction 15 are effective on Jan. 01, 2020 .)
CFPB	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-	Jan. 01, 2018 The amendment to

		45697.	Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
Commodity Credit Corporation (CCC)	Miscellaneous Conservation Provisions.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19699-19703.	May 06, 2019 Comments due: Jul. 05, 2019
Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	Dec. 31, 2019
Farm Credit Administration (FCA)	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.	FCA will publish a notice of the effective date in the <i>Federal Register</i> .
* FCA	Statement on Regulatory Burden.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21693-21698.	Published: May 15, 2019
FCA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
Federal Deposit Insurance Corporation (FDIC)	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	Apr. 01, 2019 New Effective Date: Jul. 01, 2019
* FDIC	Termination of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24142.	Issued: May 24, 2019
* FDIC	Appointed Receiver.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26681.	Issued: Jun. 07, 2019
FDIC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019

*	FDIC	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975- 25978.	Jul. 05, 2019
	Federal Housing Finance Agency (FHFA)	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308- 5333.	Jan. 01, 2020
	Federal Reserve Board (FRB)	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222- 4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	Apr. 01, 2019 New Effective Date: Jul. 01, 2019
*	FRB	Repeal of SAFE Act Regulations.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21691- 21692.	Jun. 14, 2019
	FRB	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953- 4975.	Jul. 01, 2019
*	FRB	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975- 25978.	Jul. 05, 2019
*	FRB	NOTICE: Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21778- 21779.	Jul. 15, 2019
*	FRB	NOTICE: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN.	<i>Federal Register</i> , Vol. 84, No. 96, 05/17/2019, 22494- 22495.	Jul. 16, 2019
*	Federal Trade Commission (FTC)	Rescinding Model Forms and Disclosures.	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23471- 23486.	May 22, 2019
*	Financial Crimes Enforcement Network (FinCEN)	Innovation Hours Program.	<i>Federal Register</i> , Vol. 84, No. 104, 05/30/2019, 25120- 25122.	May 30, 2019
*	Housing and Urban	Debenture Interest Rates.	<i>Federal Register</i> ,	Issued:

Development, Dept. of (HUD)		Vol. 84, No. 92, 05/13/2019, 20905-20906.	05/13/2019
National Credit Union Administration (NCUA)	Requirements for Insurance. CORRECTION: Requirements for Insurance. CORRECTION: Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964. <i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-10784. <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	Mar. 26, 2018 except for the addition of §741.13, which is effective from Mar. 26, 2018 , until Dec. 31, 2022 Mar. 26, 2018 Apr. 06, 2018
NCUA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	Jan. 01, 2020
Office of the Comptroller of the Currency (OCC)	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	Apr. 01, 2019 New Effective Date: Jul. 01, 2019
OCC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
* OCC	Home Owners' Loan Act.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007.	Jul. 01, 2019
* OCC	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975-25978.	Jul. 05, 2019
Rural Housing Service	NOTICE: Request for	<i>Federal Register</i> ,	Applications

(RHS)	Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	Vol. 82, No. 244, 12/21/2017, 60579-60584.	accepted until: Dec. 31, 2021
Rural Utility Service (RUS)	NOTICE: Section 313A Guarantees for Bonds and Notes.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16457-16461.	Applications accepted until: Jun. 18, 2019
Small Business Administration (SBA)	Express Bridge Loan Pilot Program. Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959. <i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.	Available: Oct. 16, 2017 through Sep. 30, 2020 May 07, 2018
SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.	Available: Jul. 19, 2018 Through Jul. 20, 2020
* Social Security Administration (SSA)	Initial Enrollment Period for Electronic Consent Based Social Security Number Verification Service.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26712-26713.	Enrollment Period from Jul. 17, 2019 through Jul. 31, 2019
* Treasury, Dept. of (Treasury)	Certain Transfers of Property to Regulated Investment Companies and Real Estate Investment Trusts.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26559-26565.	Jun. 07, 2019

*Denotes new item in the chart