



SDBANKERS ASSOCIATION

June 2022 Regulatory Report

Agencies Issue Revised Interagency Questions and Answers Regarding Flood Insurance.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Farm Credit Administration (FCA), and National Credit Union Administration (NCUA) (collectively, the agencies) have reorganized, revised, and expanded the Interagency Questions and Answers Regarding Flood Insurance. The revised guidance will assist lenders in meeting responsibilities under federal flood insurance law and increase public understanding of the agencies' respective flood insurance regulations. Significant topics addressed by the revisions include guidance related to major amendments to the flood insurance laws with regard to the escrow of flood insurance premiums, the detached structure exemption, force placement procedures, and the acceptance of flood insurance policies issued by private insurers. With the issuance, the agencies have consolidated the Questions and Answers proposed in July 2020 and the Questions and Answers proposed in March 2021 into one set of Interagency Questions and Answers Regarding Flood Insurance. The issuance date of the guidance is **05/11/2022**. The guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-10414.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32826-32895.

Agencies Publish Proposed CRA Rule.

As first reported in last month's publication, 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) issued a proposed rule to amend the regulations which implement the Community Reinvestment Act (CRA) to update how CRA activities qualify for consideration, where CRA activities are considered, and how CRA activities are evaluated. The proposal has now been published in the *Federal Register*. Comments are due **08/05/2022**. The proposed rule

may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-06-03/pdf/2022-10111.pdf>. *Federal Register*, Vol. 87, No. 107, 06/03/2022, 33884-34066.

CFPB Issues Interpretive Rule on Authority of States to Enforce CFPA.

The Bureau of Consumer Financial Protection Bureau (CFPB) issued an interpretive rule regarding the authority of states to enforce the Consumer Financial Protection Act (CFPA). Section 1042 of CFPA generally authorizes states to enforce CFPA. CFPB issued the interpretive rule to provide further clarity regarding the scope of state enforcement under section 1042 and related provisions of CFPA. Specifically, CFPB has issued the following interpretations: Section 1042 allows states to enforce any provision of CFPA, including section 1036(a)(1)(A), a provision that makes it unlawful for covered persons or service providers to violate the federal consumer financial laws; the limitations on CFPB's authority in sections 1027 and 1029 generally do not constrain states' enforcement authority under section 1042; and section 1042 does not restrict states from bringing concurrent enforcement actions with CFPB. The interpretive rule is effective **05/26/2022**. The interpretive rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11356.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 31940-31943.

CFPB Publishes Fair Lending Report Issued to Congress.

CFPB published in the *Federal Register* its tenth Fair Lending Report of the Consumer Financial Protection Bureau issued to Congress. The report describes CFPB's fair lending activities in supervision and enforcement, guidance and rulemaking, interagency coordination, and outreach and education for calendar year 2021. The report was released on CFPB's website on **05/06/2022**. The report may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-12/pdf/2022-10133.pdf>. *Federal Register*, Vol. 87, No. 92, 05/12/2022, 29117-29131.

CFPB Issues Advisory Opinion Regarding ECOA.

CFPB issued an advisory opinion to affirm that the Equal Credit Opportunity Act (ECOA) and Regulation B protect not only those actively seeking credit but also those who sought and have received credit. The advisory opinion is applicable **05/18/2022**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-18/pdf/2022-10453.pdf>. *Federal Register*, Vol. 87, No. 96, 05/18/2022, 30097-30101.

CFPB Seeks Comment on Several Information Collections.

- CFPB seeks comment on an existing information collection titled, Privacy of Consumer Financial Information, Regulation P. Section 502 of the Gramm-Leach-Bliley Act (GLBA) generally prohibits a financial institution from sharing nonpublic personal information about a consumer with nonaffiliated third parties unless the institution satisfies various disclosure requirements and the consumer has not elected to opt out of the information sharing. CFPB promulgated Regulation P to implement the GLBA notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information about consumers to nonaffiliated third parties. The information collection is used in connection with GLBA and Regulation P. Comments are due **07/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11146.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31535-31536.
- CFPB seeks comment on an existing information collection titled, Consumer Complaint Intake System Company Portal Boarding Form. Section 1013(b)(3)(A) of the Dodd-Frank Act requires CFPB to "facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services." In furtherance of its statutory mandates related to consumer complaints, CFPB utilizes a Consumer Complaint Intake System Company Portal Boarding Form (Boarding Form) to sign up companies for access to the secure, web-based Company Portal (Company Portal). The information collection is used in connection with this process. Comments are due **06/23/2022**. The

notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11147.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31536-31537.

- CFPB seeks comment on an existing information collection titled, Registration of Mortgage Loan Originators, Regulation G. Regulation G implements the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act) which contains the federal registration requirement with respect to any covered financial institutions and their employees who act as residential mortgage loan originators (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 employees comply with the requirements and disclose the unique identifiers of the MLOs. The information collection is used in connection with Regulation G. Comments are due **06/23/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11148.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31537-31538.
- CFPB seeks comment on an existing information collection titled, Consumer Response Intake Form. The Consumer Response Intake Form is designed to aid consumers in the submission of complaints, inquiries, and feedback and to help CFPB fulfill its statutory requirements. Consumers will be able to complete and submit information through the Intake Form electronically on CFPB's website. Alternatively, consumers may request that CFPB mail a paper copy of the Intake Form and then mail it back to CFPB or call to submit a complaint by telephone. Comments are due **07/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11141.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31538.
- CFPB seeks comment on an existing information collection titled, Equal Credit Opportunity Act, Regulation B. The Equal Credit Opportunity Act (ECOA) was enacted to ensure that credit is made available to all creditworthy applicants

without discrimination on the basis of sex, marital status, race, color, religion, national origin, age, or other prohibited bases under ECOA. The information collection is used in connection with ECOA and Regulation B. Comments are due **07/25/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11142.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31538-31539.

- CFPB seeks comment on an existing information collection titled, Consumer Response Government and Congressional Portal Boarding Forms. Section 1013(b)(3)(A) of the Dodd-Frank Act requires CFPB to “facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services.” The Act also requires CFPB to “share consumer complaint information with prudential regulators, the Federal Trade Commission, other federal agencies, and state agencies.” To facilitate the collection of complaints, CFPB accepts consumer complaints submitted by members of Congress on behalf of their constituents with the consumer’s express written authorization for the release of their personal information. In furtherance of its statutory mandates related to consumer complaints, CFPB uses Government and Congressional Portal Boarding Forms to register users for access to secure, web-based portals. The information collection is used in connection with the process. Comments are due **06/23/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11145.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31539-31540.
- CFPB seeks comment on revision to an information collection titled, Joint Standards and CFPB Standards for Assessing the Diversity Policies and Practices. Section 342 of the Dodd-Frank Act required CFPB, Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), National Credit Union Administration (NCUA), and Securities and Exchange Commission (SEC) (collectively, the agencies) each to establish an Office of Minority and Women Inclusion (OMWI) to be responsible for all matters of the agency relating to diversity in management, employment, and business activities. The Dodd-Frank Act also instructed each OMWI Director

to develop standards for assessing the diversity policies and practices of entities regulated by an agency. The agencies worked together to develop joint standards (Joint Standards). The agencies use the information collection to monitor progress and trends in the financial services industry regarding diversity and inclusion in employment and contracting activities as well as to identify and highlight the policies and practices that have been successful. The information collection is used in connection with the Joint Statement. Comments are due **08/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-02/pdf/2022-11853.pdf>. *Federal Register*, Vol. 87, No. 106, 06/02/2022, 33473.

- CFPB seeks comment on an information collection titled, Making Ends Meet Survey. Under the Dodd-Frank Act, CFPB is charged with researching, analyzing, and reporting on topics relating to CFPB’s mission, including consumer behavior, consumer awareness, and developments in markets for consumer financial products and services. To improve its understanding of how consumers engage with financial markets, CFPB has successfully used the Consumer Credit Panel, a proprietary sample dataset from one of the national credit reporting agencies, as a frame to survey people about their experiences in consumer credit markets. The series of surveys solicits information on the consumer’s experience related to household financial shocks, particularly shocks related to the economic effects of the COVID-19 pandemic, how households respond to the shocks, and the role of savings to help provide a financial buffer. Additional topics in this round of the survey include debt collection, healthcare, housing, and financial decision-making, attitudes, and perspectives. Comments are due **07/06/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12080.pdf>. *Federal Register*, Vol. 87, No. 108, 06/06/2022, 34256-34257.

FRB Amends Regulation A.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect FRB’s approval of an increase in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically increased by formula as a result of FRB’s primary credit rate

action. The amendments are effective **05/16/2022**. The rate changes for primary and secondary credit were applicable **05/05/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10386.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29649-29650.

FRB Amends Regulation D.

FRB issued a final rule to adopt amendments to its Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is 0.90 percent, a 0.50 percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The amendments are effective **05/16/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10387.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29650-29651.

FRB Issues Final Rule Regarding Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire.

FRB issued a final rule to amend Regulation J to govern funds transfers through the Federal Reserve Banks' (Reserve Banks) new FedNowSM Service. The final rule also includes changes and clarifications to regulations governing the Fedwire Funds Service, to reflect the fact that the Reserve Banks will be operating a second funds transfer service in addition to the Fedwire Funds Service, as well as technical corrections to regulations governing the check service. The final rule is effective **10/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-11090.pdf>. *Federal Register*, Vol. 87, No. 108, 06/06/2022, 34350-34376.

FRB Announces Financial Sector Liabilities.

FRB issued a notice to announce financial sector liabilities. FRB's Regulation XX prohibits a merger or acquisition that would result in a financial company that controls more than 10 percent of the aggregate consolidated liabilities of all financial

companies (aggregate financial sector liabilities). Specifically, an insured depository institution (IDI), a bank holding company, a savings and loan holding company, a foreign banking organization, any other company that controls an IDI, and a nonbank financial company designated by the Financial Stability Oversight Council (each, a financial company) is prohibited from merging or consolidating with, acquiring all or substantially all of the assets of, or acquiring control of, another company if the resulting company's consolidated liabilities would exceed 10 percent of the aggregate financial sector liabilities. Under Regulation XX, FRB publishes the aggregate financial sector liabilities by July 1 of each year. Aggregate financial sector liabilities are equal to the average of the year-end financial sector liabilities figure (as of December 31) of each of the preceding two calendar years. The aggregate financial sector liability amount and the calculation methodology is listed in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12007.pdf>. *Federal Register*, Vol. 87, No. 108, 06/06/2022, 34268-34269.

FRB Announces Final Approval of Several Information Collections.

- FRB announced final approval, with revision, of an information collection titled, Application to Become a Savings and Loan Holding Company (SLHC) or to Acquire a Savings Association of SLHC. The information collection concerns certain proposed SLHC formations, acquisitions, and mergers. Specifically, the form collects financial and managerial information and information about the proposed transaction, the competitive effects of the proposal, and the impact of the transaction on the convenience and needs of the communities to be served. The revisions are applicable as of **06/22/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-10966.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31235-31236.
- FRB announced final approval, without revision, of an information collection titled, Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities. The Interagency Statement on Sound Practices Concerning Elevated Risk Complex Structured Finance Activities (the Statement) states that certain financial institutions should establish and maintain written

policies and procedures for identifying, evaluating, assessing, documenting, and controlling risks associated with complex structured finance transactions (CSFTs) and should retain certain documents related to elevated risk CSFTs, which are a subcategory of CSFTs. The information collection is used by financial institutions that are subject to the Statement and that are supervised by FRB. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11093.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31552-31553.

- FRB announced final approval, without revision, of an information collection titled, Notice Claiming Status as an Exempt Transfer Agent. Transfer agents, which are institutions that provide securities transfer, registration, monitoring, and other specified services on behalf of securities issuers, are generally subject to certain Securities and Exchange Commission (SEC) regulations. However, a transfer agent that is regulated by and registered with FRB (an FRB-regulated transfer agent) may request an exemption from the regulations if it transfers and processes a low volume of securities (a low-volume transfer agent). A transfer agent is FRB-regulated if it is a state member bank or a subsidiary thereof, a bank holding company, or a savings and loan holding company. An FRB-regulated transfer agent may request an exemption from SEC regulations by filing with FRB a notice certifying that it qualifies as a low-volume transfer agent. In addition, an FRB-regulated low-volume transfer agent that no longer meets the requirements of being a low-volume transfer agent must notify FRB of that fact. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11092.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31553-31554.
- FRB announced final approval, without revision, of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation II. Regulation II, Debit Card Interchange Fees and Routing, implements standards for assessing whether interchange transaction fees for electronic debit transactions are reasonable and proportional to the cost incurred by the issuer with respect to the transaction, and establishes rules for payment card transactions as required by section 920(a) of the Electronic Fund Transfer Act. The

information collection is used in connection with Regulation II. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11095.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31554-31555.

- FRB announced final approval, without revision, of an information collection titled, Notice of Proposed Declaration of Dividend. A savings association subsidiary of a savings and loan holding company must provide prior notice of the proposed declaration of a dividend by filing form FR 1583, whether electronically or by hard copy, with the appropriate Reserve Bank. FR 1583 requires information regarding the date of the filing and the nature and amount of the proposed dividend, as well as the names and signatures of the executive officer and secretary of the savings association that is providing the notice. FR 1583 notice may include a schedule proposing dividends over a period specified by the notificant, not to exceed 12 months. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11097.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31557-31558.

FRB Seeks Comment on Regulation CC Information Collection.

FRB seeks comment on the extension of an information collection titled, Disclosure Requirements and Recordkeeping Requirements Associated with Regulation CC. Regulation CC, Availability of Funds and Collection of Checks, which implements the Expedited Funds Availability Act and the Check Clearing for the 21st Century Act, requires banks to make funds deposited in transaction accounts available within specified time periods, disclose availability policies to customers, and begin accruing interest on such deposits promptly. The disclosures are intended to alert customers that the ability to use deposited funds may be delayed, prevent unintentional overdrafts, and allow customers to compare the policies of different banks before deciding at which bank to deposit funds. Regulation CC also requires notice to the depository bank and to a customer of nonpayment of a check. Model disclosure forms, clauses, and notices are appended to the regulation to ease compliance. Comments are due **07/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-24/pdf/2022-11091.pdf>. *Federal Register*, Vol. 87, No. 100, 05/24/2022, 31560-31561.

FDIC Issues Final Rule on False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC Name or Logo.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to implement section 18(a)(4) of the Federal Deposit Insurance Act. The final rule establishes the process by which FDIC will identify and investigate conduct that may violate section 18(a)(4) of the Act, the standards under which such conduct will be evaluated, and the procedures which FDIC will follow when formally and informally enforcing the provisions of section 18(a)(4). The final rule is effective **07/05/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-02/pdf/2022-10903.pdf>. *Federal Register*, Vol. 87, No. 106, 06/02/2022, 33415-33423.

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-2022-06-07/pdf/2022-12222.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34686.

FDIC Seeks Comment on Revised Guidelines for Appeals of Supervisory Determinations.

FDIC issued revised Guidelines for Appeals of Material Supervisory Determinations. The revisions generally restore the Supervision Appeals Review Committee as the final level of review in the supervisory appeals process, consistent with FDIC's longstanding practice of providing FDIC Board-level

review of material supervisory determinations. The revised guidelines took effect **05/17/2022**. Comments are due **06/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-20/pdf/2022-10904.pdf>. *Federal Register*, Vol. 87, No. 98, 05/20/2022, 30942-30947.

FDIC Seeks Comment on Flood Hazard Information Collection.

FDIC seeks comment on the renewal of an information collection titled, Loans in Areas Having Special Flood Hazards. Each supervised lending institution is required to provide a notice of special flood hazards to a borrower acquiring a loan secured by a building on real property located in an area identified by FEMA as subject to special flood hazards, and various other notices to borrowers, servicers, and FEMA. FDIC has updated its methodology to align with the Office of the Comptroller of the Currency's corresponding information collection as is highlighted in the next paragraph. Comments are due **06/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-11576.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32415-32416.

OCC Seeks Comment on Several Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment on the renewal of an information collection titled, Loans in Areas Having Special Flood Hazards. The information collection is required to evidence compliance with the requirements of the federal flood insurance statutes with respect to lenders and servicers and set forth in OCC regulations at 12 CFR part 22. The provisions are required by the National Flood Insurance Act and the Flood Disaster Protection Act, as amended. Comments are due **06/13/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-13/pdf/2022-10365.pdf>. *Federal Register*, Vol. 87, No. 93, 05/13/2022, 29440-29441.
- OCC seeks comment on revisions to an information collection titled, Municipal Securities Dealers and Government Securities

Brokers and Dealers, Registration and Withdrawal. The information collection is required to satisfy the requirements of section 15B and section 15C of the Securities Exchange Act, which require, in part, any national bank or federal savings association (FSA) that acts as a government securities broker/dealer or a municipal securities dealer, and certain national bank and FSA employees, to file the appropriate form with OCC to inform OCC of its broker/dealer activities. OCC uses the information to determine which national banks and FSAs are acting as government securities broker/dealers and municipal securities dealers and to monitor entry into and exit from the activities by institutions and registered persons. OCC also uses the information in planning national bank and FSA examinations. Comments are due **07/15/2022**. The notice may be viewed at <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10436.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29782-29783.

- OCC seeks comment on the renewal of an information collection titled, Leveraged Lending. On **03/22/2013**, OCC and the other prudential banking regulators issued guidance to financial institutions on how to evaluate and monitor credit risks in leveraged loans, understand the effect of changes in borrowers' enterprise values on credit portfolio quality, and assess the sensitivity of future credit losses to the changes in enterprise values. The information collection relates to 2013 guidance. Comments are due **06/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-20/pdf/2022-10939.pdf>. *Federal Register*, Vol. 87, No. 98, 05/20/2022, 31056-31058.
- OCC seeks comment on the renewal of an information collection titled, Funding and Liquidity Risk Management. The Interagency Policy Statement on Funding and Liquidity Risk Management (Policy Statement) summarizes the principles of sound liquidity risk management that the federal banking agencies have issued in the past and, where appropriate, harmonizes the principles with the international statement, issued by the Basel Committee on Banking Supervision, titled Principles for Sound Liquidity Risk Management and Supervision. The Policy Statement describes supervisory expectations for all depository institutions, including banks, savings associations, and credit unions. The information collection is used in connection with

the Policy Statement. Comments are due **06/22/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-10994.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31297-31298.

- OCC seeks comment on the renewal of an information collection titled, Securities Exchange Act Disclosure Rules. The Securities and Exchange Commission (SEC) is required by statute to collect, in accordance with its regulations, certain information and documents from any firm that is required to register its stock with SEC. Federal law requires OCC to apply similar regulations to any national bank or federal savings association (FSA) similarly required to be registered with SEC. 12 CFR part 11 ensures that a national bank or FSA whose securities are subject to registration provides adequate information about its operations to current and potential shareholders and the public. OCC reviews the information to ensure that it complies with federal law and makes public all information required to be filed under the rule. Comments are due **07/22/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-11006.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31298-31299.
- OCC seeks comment on the renewal of an information collection titled, FFIEC Cybersecurity Assessment Tool (Assessment). The request is also made on behalf of the Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and National Credit Union Administration (NCUA) (collectively, the agencies). The Assessment allows a financial institution to identify its inherent cyber risk profile based on technologies and connection types, delivery channels, online/mobile products and technology services, organizational characteristics, and cyber threats it is likely to face. The Assessment also enables a financial institution to rapidly identify areas that could improve the financial institution's cyber response programs, as appropriate. Comments are due **08/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-11565.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32497-32458.

- OCC seeks comment on an information collection titled, Market Risk. OCC's market risk capital rule applies to national banks and federal savings associations (FSA) with significant exposure to market risk, which includes national banks and FSAs with aggregate trading assets and trading liabilities equal to 10 percent or more of quarter-end total assets or \$1 billion or more. The information collection requirements are located at 12 CFR 3.203 through 3.212. Comments are due **06/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-11596.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32499-32500.
- OCC seeks comment on an information collection titled, Privacy of Consumer Financial Information. The Gramm-Leach-Bliley Act (Act) requires the information collection. Regulation P implements the Act's notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information about consumers to nonaffiliated third parties. The information collection requirements in 12 CFR part 1016 are outlined in the notice. Comments are due **08/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-11566.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32496-32497.
- OCC seeks comment on an information collection titled, Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act. Section 114 of the Fair and Accurate Credit Transactions Act (FACT Act) amended section 615 of the Fair Credit Reporting Act (FCRA) to require the agencies to jointly issue guidelines for financial institutions and creditors regarding identity theft with respect to account holders and customers. The information collection is used in connection with this requirement. Comments are due **07/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12201.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34754-34755.
- OCC seeks comment on the extension without revision of an information collection titled, Consumer Protections for Depository Institution Sales of Insurance. The information collection is required under section 305 of the Gramm-Leach-Bliley Act which requires OCC, the Board of

Governors of the Federal Reserve System (FRB), and the Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) to prescribe joint consumer protection regulations that apply to retail sales practices, solicitations, advertising, and offers of any insurance product by a depository institution or by other persons performing activities at an office of the institution or on behalf of the institution. Section 305 also requires those performing such activities to disclose certain information to consumers (e.g., that insurance products and annuities are not FDIC-insured). Comments are due **07/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12203.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34755-34756.

- OCC seeks comment on the extension, without revision of an information collection titled, Real Estate Lending and Appraisals. Twelve CFR parts 34 and 160 contain a number of reporting, recordkeeping, and disclosure requirements. Twelve CFR part 34, subpart B (Adjustable-Rate Mortgages (ARM)), subpart E (Other Real Estate Owned (OREO)) and part 160 (Lending and Investment) contain reporting requirements. Twelve CFR part 34, subpart C (Appraisal Requirements), subpart D (Real Estate Lending Standards), and part 160 contains recordkeeping requirements. Twelve CFR 190.4(h) contains a disclosure requirement concerning federally-related residential manufactured housing loans. The information collection is used in connection with these requirements. Comments are due **08/08/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12204.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34756-34758.
- OCC seeks comment on the extension, with revision, of an information collection titled, Bank Secrecy Act (BSA)/Money Laundering Risk (MLR) Assessment. The MLR System enhances the ability of examiners and bank management to identify and evaluate BSA/MLR and Office of Foreign Asset Control (OFAC) sanctions risks associated with banks' products, services, customers, and locations. As new products and services are introduced, existing products and services change, and banks expand through mergers and acquisitions, banks' evaluation of money laundering and terrorist financing risks should evolve as well. The information collection is used in connection with

the Assessment. Comments are due **08/08/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-08/pdf/2022-12320.pdf>. *Federal Register*, Vol. 87, No. 110, 06/08/2022, 34927-34930.

HUD Seeks Comment on Notice of Application for Designation as a Single Family Foreclosure Commissioner Information Collection.

The Department of Housing and Urban Development (HUD) seeks comment on an information collection titled, Notice of Application for Designation as a Single Family Foreclosure Commissioner. Under the Single Family Mortgage Foreclosure Act, HUD may exercise a nonjudicial Power of Sale of family HUD-held mortgages and may appoint Foreclosure Commissioners to do this. HUD uses the information collection for compliance with the Act's requirements that commissioners be qualified. Comments are due **07/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-17/pdf/2022-10535.pdf>. *Federal Register*, Vol. 87, No. 95, 05/17/2022, 29871-29872.

HUD Seeks Comment on Application of FHA Insured Mortgages Information Collection.

HUD seeks comment on an information collection titled, Application for Federal Housing Administration (FHA) Insured Mortgages. Specific forms and related documents are needed to determine the eligibility of the borrower and proposed mortgage transaction for FHA's mortgage insurance endorsement. There are additional documentation requirements for refinances with partial claims. Lenders seeking FHA's insurance prepare certain forms to collect data. Comments are due **07/26/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-27/pdf/2022-11416.pdf>. *Federal Register*, Vol. 87, No. 103, 05/27/2022, 32182-32183.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a final notice which identifies communities in the states of **Arkansas, Georgia, Michigan, Minnesota, and Utah**, where flood hazard determinations, which may include

additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **09/15/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11363.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32037-32038.

- FEMA issued a final notice which identifies communities in the states of **California, Kentucky, Ohio, South Dakota, 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 date of **09/01/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11362.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32043-32044.

- FEMA issued a final notice which identifies communities in the states of **Georgia, Iowa, Minnesota, 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 date of **10/13/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-06-09/pdf/2022-12380.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35230-35232.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Delaware, Florida, Maryland, Massachusetts, Montana, North Carolina, Tennessee, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11358.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32038-32041.
- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, Colorado, Florida, Georgia, Maine, Maryland, Montana, North Carolina, North Dakota, Tennessee, Texas, and Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS)

reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11680.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33183-33185.

- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, Arkansas, Florida, Maryland, Mississippi, Montana, South Carolina, South Dakota, Texas, Utah, and West Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11679.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33185-33187.
- FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Illinois, Iowa, Kansas, Louisiana, Michigan, Minnesota, Nebraska, New York, Texas, Washington, 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 effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-09/pdf/2022-12381.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35232-35235.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Kansas, Michigan, New Jersey, New York, Ohio, South Carolina,** 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 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-2022-05-26/pdf/2022-11359.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32044-32047.
- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Georgia, Maryland, Pennsylvania, Tennessee,** and **Texas**, 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-2022-06-01/pdf/2022-11681.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33189-33192.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Georgia, Maryland, Pennsylvania,** and **Texas**, 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-2022-06-09/pdf/2022-12382.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35237-35240.

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 state of **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/24/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11360.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32041-32042.
- 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 **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/24/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11361.pdf>. *Federal Register*, Vol. 87, No. 102, 05/26/2022, 32042-32043.
- 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 **Georgia**, as listed

in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11684.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33180-33181.

- 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**, **Virginia**, and **Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11682.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33182-33183.
- 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 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 **08/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11683.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33188.

- 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 **Louisiana** and **Oklahoma**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-09/pdf/2022-12385.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35229-35230.
- 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 **North Dakota**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-09/pdf/2022-12384.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35235-35236.
- 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 **Ohio** and **Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show

evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/07/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-09/pdf/2022-12383.pdf>. *Federal Register*, Vol. 87, No. 111, 06/09/2022, 35236-35237.

FEMA Issues Corrections of Proposed Flood Hazard Determinations.

- FEMA issued a correction to a proposed flood hazard determination which was published in the *Federal Register* on **05/15/2022**. The notice provides corrections to a table to be used in lieu of the erroneous information in the previous publication. The table provided in the correction represents the proposed flood hazard determinations and communities affected for Van Buren County, **Michigan** (all jurisdictions) and Lucas County, **Ohio** and Incorporated Areas. Comments are due **09/06/2022**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12219.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34698-34699.
- FEMA issued a correction to a proposed flood hazard determination which was published in the *Federal Register* on **05/08/2022**. The notice provides corrections to a table to be used in lieu of the erroneous information in the previous publication. The table provided in the correction represents the proposed flood hazard determinations and communities affected for Chippewa County, **Wisconsin** and Incorporated Areas. Comments are due **09/06/2022**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12220.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34700-34701.

FinCEN Issues ANPR on No-Action Letter Process.

The Financial Crimes Enforcement Network (FinCEN) issued an advance notice of proposed rulemaking (ANPR) regarding the implementation of a no-action letter process. Given that the addition of a no-action letter process at FinCEN may affect or overlap with other forms of regulatory guidance and relief that FinCEN already offers, including administrative rulings and exceptive or exemptive relief, the ANPR, among other things, seeks input on

whether a no-action letter process should be implemented and, if so, how the no-action letter process should interact with other forms of relief. Comments are due **08/05/2022**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12048.pdf>. *Federal Register*, Vol. 87, No. 108, 06/06/2022, 34224-34228.

Agencies Release Final Annual Information Return/Reports.

The Internal Revenue Service (IRS) and Employee Benefits Security Administration (EBSA) (collectively, the agencies) released final forms and instructions revisions for the Form 5500 Annual Return/Report of Employee Benefit Plan and Form 5500-SF Short Form Annual Return/Report of Small Employee Benefit Plan, effective for plan years beginning on or after **01/01/2022**. The changes to the forms and instructions primarily implement annual reporting changes for defined benefit plans. A limited number of instruction changes focus on reporting for multiple-employer pension plans (including pooled employer plans). The remaining changes are technical changes. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-10658.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31133-31164.

IRS Seeks Comment on Tax Filing Information Collection.

The Internal Revenue Service (IRS) seeks comment on the extension of an information collection titled, Quarterly Federal Excise Tax Return, Form 720. Excise taxes are taxes paid when purchases are made on a specific good, such as gasoline. 26 U.S.C. 4081 imposes tax for miscellaneous excise taxes, manufacturers excise taxes, automotive and related items, petroleum products, and motor and aviation fuel. The information collection is used in connection with this requirement. Comments are due **07/22/2022**. The notice may be viewed at <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-11002.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31299-31300.

FHFA Makes Technical Revisions to FHLB's Affordable Housing Program.

The Federal Housing Finance Agency (FHFA) issued a final rule to make technical revisions to its regulation governing the Federal Home Loan Banks' (FHLBs') Affordable Housing Program and to

related provisions in the Community Support Requirements regulation, which were both amended by a final rule published on **11/28/2018**. The technical revisions are consistent with FHFA's policy intent, as reflected in the preamble discussions of the 2018 final rule, and do not involve any policy changes. The final rule is effective **07/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11543.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 32965-32969.

FHFA Amends Enterprise Regulatory Capital Framework.

FHFA issued a final rule to amend the Enterprise Regulatory Capital Framework to introduced new disclosure requirements for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac, and with Fannie Mae, each an Enterprise). The requirements include quantitative and qualitative disclosures related to risk management, corporate governance, capital structure, and capital requirements and buffers under the standardized approach. The final rule is effective **08/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-02/pdf/2022-11582.pdf>. *Federal Register*, Vol. 87, No. 106, 06/02/2022, 33423-33435.

FHFA Issues Final Rule on Enterprise Capital Planning and Stress Capital Buffer Determination.

FHFA issued a final rule that supplements its Enterprise Regulatory Capital Framework (ERCF) rule by requiring the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac, and with Fannie Mae, each an Enterprise) to submit annual capital plans to FHFA and provide prior notice for certain capital actions. The final rule incorporates the stress capital buffer determination from ERCF into the capital planning process. The requirements in the final rule are consistent with the regulatory framework for capital planning for large bank holding companies. The final rule is effective **08/02/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-03/pdf/2022-11928.pdf>. *Federal Register*, Vol. 87, No. 107, 06/03/2022, 33615-33621.

FHFA Requests Comment on American Survey of Mortgage Borrowers Information Collection.

FHFA seeks comment concerning an information collection titled, American Survey of Mortgage Borrowers (ASMB). ASMB is a component of the National Mortgage Database (NMDB®) Program, which is a joint effort of FHFA and the Bureau of Consumer Financial Protection Bureau (CFPB). The NMDB Program is designed to satisfy the Congressionally-mandated requirements of section 1324(c) of the Federal Housing Enterprises Financial Safety and Soundness Act. Section 1324(c) requires that FHFA conduct a monthly survey to collect data on the characteristics of individual prime and subprime mortgages, and on the borrowers and properties associated with those mortgages, in order to enable it to prepare a detailed annual report on the mortgage market activities of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) for review by the appropriate Congressional oversight committees. Section 1324(c) also authorizes and requires FHFA to compile a database of otherwise unavailable residential mortgage market information and to make that information available to the public in a timely fashion. The information collection is used in connection with this collection. Comments are due **06/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-19/pdf/2022-10772.pdf>. *Federal Register*, Vol. 87, No. 97, 05/19/2022, 30480-30494.

SBA Adjusts CMPs for Inflation.

The Small Business Administration (SBA) issued a final rule to amend its regulations to adjust for inflation the amount of certain civil monetary penalties (CMPs) that are within its jurisdiction. The adjustments comply with the requirement in the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to make annual adjustments to the penalties. See the final rule for the specific amounts. The final rule is effective **05/11/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-11/pdf/2022-10080.pdf>. *Federal Register*, Vol. 87, No. 91, 05/11/2022, 28756-28758.

SBA Issues Final Rule to Calculate Employee Number and Average Annual Receipts Eligibility for SBA Programs.

SBA issued a final rule to adopt a 24-month average to calculate a business concern's number of employees for eligibility purposes in all SBA's programs. SBA has also permitted business concerns in its Business Loan, Disaster Loan, Surety Bond, and Small Business Investment Company (SBIC) Programs to use a five-year averaging period, in addition to the existing three-year averaging period, for the purposes of calculating average annual receipts. The changes will allow larger small businesses to retain their small business size status for longer, and some mid-sized businesses to regain their small business status. The final rule is effective **07/06/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-06/pdf/2022-12131.pdf>. *Federal Register*, Vol. 87, No. 108, 06/06/2022, 34094-34120.

SBA Terminates Class Waivers to Nonmanufacturer Rule.

- SBA issued a notification of termination of the class waiver of the Nonmanufacturer Rule (NMR) for irradiation apparatus manufacturing, computerized axial tomography (CT/CAT) scanners manufacturing; CT/CAT (computerized axial tomography) scanners manufacturing; fluoroscopes manufacturing; fluoroscopic X-ray apparatus and tubes manufacturing; generators, X-ray, manufacturing; irradiation equipment manufacturing; X-ray generators manufacturing; and X-ray irradiation equipment manufacturing under manufacturing categorized under North American Industry Classification System (NAICS) code 334517 and Product Service Code (PSC) 6525. As the identified class waiver is terminated, small businesses will no longer be authorized to provide the product of any manufacturer regardless of size on the identified items, unless a federal contracting officer obtains an individual waiver to the NMR. The termination of the class waiver is effective **05/13/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-13/pdf/2022-10329.pdf>. *Federal Register*, Vol. 87, No. 93, 05/13/2022, 29424-29425.
- SBA issued a notification of the termination of the class waiver of the Nonmanufacturer Rule (NMR) for Furniture Frames and Parts, Metal, Manufacturing under North American Industry Classification System (NAICS) code 337215 and Product Service Code (PSC) 7195; Furniture Frames, Wood, Manufacturing under NAICS

code 337215 and PSC 7195; Furniture Parts, Finished Plastics, Manufacturing under NAICS code 337215 and PSC 7195; Furniture, Factory-type (e.g., cabinets, stools, tool stands, work benches), Manufacturing under NAICS code 337127 and PSC 7110; Furniture, Hospital (e.g., hospital beds, operating room furniture) Manufacturing under NAICS code 339113 and PSC 7195; and Furniture, Laboratory-type (e.g., benches, cabinets, stools, tables) Manufacturing under NAICS code 337127 and PSC 7195. As the above-identified class waiver is terminated, small businesses will no longer be authorized to provide the product of any manufacturer regardless of size on the identified items, unless a federal contracting officer obtains an individual waiver to the NMR. The termination of the class waiver takes effect immediately. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-08/pdf/2022-12317.pdf>. *Federal Register*, Vol. 87, No. 110, 06/08/2022, 34921-34922.

SBA Grants Class Waiver of Nonmanufacturer Rule for Dental Equipment.

SBA has granted a request for a class waiver of the Nonmanufacturer Rule (NMR) for dental equipment and supplies. Specifically, the waiver would apply to dental chairs, dental delivery systems, dental lights, dental cabinets, dental stools, dental handpieces, dental infection control apparatus, dental air management systems, and mechanical room equipment under NAICS code 339114. A search of the federal marketplace confirmed that no small business manufacturers have submitted a proposal or been awarded a contract to supply the products within the last 24 months. The action will be effective thirty days after publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-10953.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31292-31293.

FSA Issues NOFA for Emergency Relief Program.

The Farm Service Agency (FSA) issued a notice of funds availability (NOFA) for the Emergency Relief Program (ERP). ERP provides assistance to producers for losses to crops, trees, bushes, and vines due to wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a

polar vortex), smoke exposure, excessive moisture, qualifying drought, and related conditions occurring in calendar years 2020 and 2021. See the NOFA for application and program details. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-18/pdf/2022-10628.pdf>. *Federal Register*, Vol. 87, No. 96, 05/18/2022, 30164-30172.

RBC Seeks Comment on Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Information Collection.

The Rural Business-Cooperative Service (RBC) seeks comment on revisions to an information collection titled, Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program. The purpose of the information collection is to obtain information necessary to evaluate loan applications to determine the eligibility of the applicant and the project for the program and to qualitatively assess the project's technical and financial merit to determine which projects should be funded. Comments are due **07/15/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10441.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29732-29733.

RBC Seeks Comment on Information Collection Regarding Business and Industry Guarantee Loan Program.

RBC seeks comment on revisions to an information collection titled, 7 CFR part 4287, subpart B. The collection is used in connection with the Business and Industry Guarantee Loan Program (B&I Guarantee Loan Program). In particular, the subpart contains requirements applicable to the servicing of the B&I Guaranteed Loan Program. The information relates to lender and borrower performance, routine and delinquency servicing, and secondary market activities for loans made before **10/01/2020**. The information is used RBC loan officers for program monitoring. Comments are due **07/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-17/pdf/2022-10544.pdf>. *Federal Register*, Vol. 87, No. 95, 05/17/2022, 29850-29851.

RUS Seeks Comment on Information Collection Used in Rural Electrification Act Loan Programs.

The Rural Utilities Service (RUS) seeks comment on revisions to an information collection titled, Certification of Authority, RUS Form 675. RUS manages loan programs in accordance with the Rural Electrification Act. A major factor in managing loan programs is controlling the advance of funds, including assuring that actual borrowers receive the funds. The use of RUS Form 675 allows effective control against unauthorized release of funds by providing a list of authorized borrower signatures against which signatures requesting funds are compared. The Form 675 allows borrowers to keep RUS updated of changes in signature authority and controls release of funds only to authorized borrower representatives. Comments are due **07/15/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10437.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29734.

RUS Seeks Comment on Information Collection for Prepayment of Guaranteed Loans.

RUS seeks comment on the extension of an information collection titled, Prepayment of Rural Utilities Service Guaranteed and Insurance Loans to Electric and Telephone Borrowers. RUS relies on the information provided by borrowers in financial statements to make lending decisions as to borrowers' credit worthiness and to assure that loan funds are approved, advanced, and disbursed for proper purposes. The financial statements are audited by a certified public accountant to provide independent assurance that the data being reported are properly measured and fairly presented. Comments are due **08/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11768.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33119.

RHS Issues NOSA for Section 533 Housing Preservation Grants.

The Rural Housing Service (RHS) issued a notice of solicitation of applications (NOSA) for competitive preapplications under the Housing Preservation Grant (HPG) Program for fiscal year 2022, to make available grant funds to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by very low and low-income rural persons under the HPG Program. The purpose of the NOSA

is to announce the opening and closing dates for receipt of preapplications for HPG funds from eligible applicants, as well as submission requirements. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-26/pdf/2022-11274.pdf>. *Federal Register*, Vol. 87, 102, 05/26/2022, 31976-31982.

RHS Seeks Comment on Housing Preservation Grants Information Collection.

RHS seeks comment on revisions to an information collection titled, Housing Preservation Grants (HPG), 7 CFR Part 1944-N. The primary purpose of the HPG Program is to repair or rehabilitate individual housing, rental properties, or co-ops owned or occupied by very low and low-income rural persons. Grantees will provide eligible homeowners, owners of rental properties, and owners of co-ops with financial assistance through loans, grants, interest reduction payments or other comparable financial assistance for necessary repairs and rehabilitation of dwellings to bring them up to code or minimum property standards. The information collection is used in connection with the HPG Program. Comments are due **07/15/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10469.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29733.

CCC Issues Notice to Revise Marketing and Processing Allocations for Cane Sugar and Beets.

The Commodity Credit Corporation (CCC) issued a notice to announce the revision of cane sugar allotments and company allocations to sugar beet and sugar cane processors. The notice also announced the reassignment of some cane sugar marketing allotment to raw cane sugar imports already anticipated. The revisions apply to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2021**, through **09/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-07/pdf/2022-12274.pdf>. *Federal Register*, Vol. 87, No. 109, 06/07/2022, 34635-34636.

CCC Seeks Comment on Agricultural Trade Promotion Information Collection.

CCC seeks comment on the extension of an information collection titled, Agricultural Trade Promotion Program (ATP). Under ATP, information is gathered from existing program participants that have been approved to conduct market promotion activities that promote U.S. agricultural commodities in foreign markets, including activities that address existing or potential non-tariff barriers to trade. The information collected is used primarily by the Foreign Agricultural Service to manage, plan, evaluate, and account for government resources. Comments are due **07/18/2022**. The original due date was **05/17/2022**. CCC issued a correction to change the comment due date to **07/18/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-17/pdf/2022-10562.pdf>. *Federal Register*, Vol. 87, No. 95, 05/17/2022, 29847-29848. The correction notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-06-08/pdf/C1-2022-10573.pdf>. *Federal Register*, Vol. 87, No. 110, 06/08/2022, 34838.

CCC Seeks Comment on Technical Assistance for Specialty Crops Information Collection.

CCC seeks comment on the extension of an information collection titled, Technical Assistance for Specialty Crop (TASC). The information is needed to administer CCC's TASC Program. The information is gathered from applicants desiring to receive grants under the program to determine the viability of the request for funds. Regulations governing the program appear at 7 CFR part 1487 and are available on the Foreign Agricultural Service's website. Comments are due **05/17/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-17/pdf/2022-10573.pdf>. *Federal Register*, Vol. 87, No. 95, 05/17/2022, 29848-29849.

CFTC Issues Proposed Rule to Amend Interest Rate Swaps to Account for Transition From LIBOR.

The Commodity Futures Tradition Commission (CFTC) issued a proposed rule to amend its interest rate swap clearing requirement regulations adopted under applicable provisions of the Commodity Exchange Act (CEA) in light of the global transition from reliance on certain interbank offered rates (IBORs) (e.g., the London Interbank Offered Rate (LIBOR)) that have been, or will be, discontinued as

benchmark reference rates to alternative reference rates, which are predominantly overnight, nearly risk-free reference rates (RFRs). The proposed rule would revise the set of interest rate swaps that are required to be submitted for clearing pursuant to CEA and CFTC's regulations to a derivatives clearing organization (DCO) that is registered under CEA or a DCO that has been exempted from registration under CEA. Among other things, the proposed rule would modify CFTC's interest rate swap clearing requirement to reflect the market shift away from swaps that reference IBORs to swaps that reference RFRs. Comments are due **06/30/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-31/pdf/2022-10490.pdf>. *Federal Register*, Vol. 87, No. 104, 05/31/2022, 32898-32939.

CFTC Seeks Comment on Climate-Related Financial Risk.

CFTC seeks comment to better inform its understanding and oversight of climate-related financial risk as pertinent to the derivatives markets and underlying commodities markets. Comments will help inform CFTC's next steps in furtherance of its purpose to, among other things, promote responsible innovation, ensure the financial integrity of all transactions subject to the Commodity Exchange Act, and avoid systemic risk. The information received will also inform CFTC's response to the recommendations of the Financial Stability Oversight Council 2021 Report on Climate-Related Financial Risk and inform the ongoing work of CFTC's Climate Risk Unit. CFTC may use the information to inform potential future actions including, but not limited to, issuing new or amended guidance, interpretations, policy statements, regulations, or other potential CFTC action within its authority under the Commodity Exchange Act as well as its participation in any domestic or international fora. Comments are due **08/08/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-08/pdf/2022-12302.pdf>. *Federal Register*, Vol. 87, No. 110, 06/08/2022, 34856-34862.

CFTC Seeks Comment on Several Information Collections.

- CFTC seeks comment on the renewal of an information collection titled, Regulation 16.02 Daily Trade and Supporting Data Reports. CFTC Rule 16.02 requires reporting markets to report transaction-level trade data and related order

information for each executed transaction. CFTC uses the transaction-level trade data and related order information to discharge its regulatory responsibilities, including the responsibilities to prevent market manipulations and commodity price distortions and ensure the financial integrity of its jurisdictional markets. CFTC seeks comments on the daily trade and supporting data reports that are submitted to CFTC related to reporting requirements on reporting markets, including designated contract markets. Comments are due **07/22/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-23/pdf/2022-11004.pdf>. *Federal Register*, Vol. 87, No. 99, 05/23/2022, 31217-31218.

- CFTC seeks comment on the renewal of an information collection titled, Conflicts of Interest Policies and Procedures by Futures Commission Merchants and Introducing Brokers. The collection of information is mandated by a CFTC regulation dealing with conflicts of interest policies and procedures by futures commission merchants and introducing brokers. Comments are due **07/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-25/pdf/2022-11253.pdf>. *Federal Register*, Vol. 87, No. 101, 05/25/2022, 31862-31863.
- CFTC seeks comment on the extension of an information collection titled, Futures Volume, Open Interest, Price, Deliveries and Exchanges of Futures. CFTC Regulation 16.01 requires the U.S. futures exchanges to publish daily information on the items listed in the title of the collection. The information required by the rule is in the public interest and is necessary for market surveillance and analysis. Comments are due **07/25/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-25/pdf/2022-11254.pdf>. *Federal Register*, Vol. 87, No. 101, 05/25/2022, 31863-31864.

SEC Issues Final Rule to Update EDGAR Filing Requirements and Form 144 Filings.

The Securities and Exchange Commission (SEC) issued a rule to adopt amendments that mandate the electronic filing or submission of documents that are currently permitted electronic submissions, including the “glossy” annual report to security holders, notices

of exempt solicitations and exempt preliminary roll-up communications, notices of sales of securities of certain issuers, filings of required reports by foreign private issuers, and filings made by multilateral development banks on the Electronic Data Gathering, Analysis, and Retrieval (EDGAR) system. SEC has also adopted rules that will mandate the electronic submission of the “glossy” annual report to security holders, the electronic filing of the certification made pursuant to the Exchange Act and its rules that a security has been approved by an exchange for listing and registration, the use of Inline eXtensible Business Reporting Language (Inline XBRL) for the filing of the financial statements and accompanying notes to the financial statements required in the annual reports of employee stock purchase, savings and similar plans, and that will allow for the electronic submission of certain foreign language documents. The final rule is effective **07/11/2022**. See Section II.F. of the final rule for further information on transitioning to the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-10/pdf/2022-12253.pdf>. *Federal Register*, Vol. 87, No. 112, 06/10/2022, 35393-35414.

SEC Issues Proposed Rules on Security-Based Swap Execution and Registration and Regulation of Security-Based Swap Execution Facilities.

SEC proposed a set of rules (Regulation SE) and forms under the Securities Exchange Act that would create a regime for the registration and regulation of security-based swap execution facilities (SBSEFs) and address other issues relating to security-based swap (SBS) execution generally. One of the rules would implement part of the Dodd-Frank Act, which is intended to mitigate conflicts of interest at SBSEFs and national securities exchanges that trade SBS (SBS exchanges). The proposed rule would also address the cross-border application of the Securities Exchange Act trading venue registration requirements and the trade execution requirement for SBS. In addition, SEC has proposed to exempt, from the Securities Exchange Act definition of “exchange,” certain registered clearing agencies as well as registered SBSEFs that provide a market place only for SBS. SEC has also proposed that, while affirming that an SBSEF would be a broker under the Securities Exchange Act, it would exempt a registered SBSEF from certain broker requirements. Finally, SEC has proposed certain new rules and amendments to its Rules of Practice to allow persons who are aggrieved by certain actions by an SBSEF to

apply for review by SEC. SEC has also withdrawn all previously proposed rules regarding the subject. Comments are due **06/10/2022**. The proposed set of rules may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-11/pdf/2022-07850.pdf>. *Federal Register*, Vol. 87, No. 91, 05/11/2022, 28872-29016.

SEC Publishes Notice of Comment Period Extension for Climate-Related Disclosures.

While the announcement of an extension of the comment period for the proposed rule to require the creation of new climate-related disclosures for investors was first mentioned in last month's edition, SEC has since published the notice in the *Federal Register*. SEC has extended the comment period for the proposed rule which amends rules under the Securities Act and Securities Exchange Act to require registrants to provide certain climate-related information in registration statements and annual reports. The comment period for the proposed rule was originally scheduled to close **05/20/2022**. The new comment period will end **06/17/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-12/pdf/2022-10194.pdf>. *Federal Register*, Vol. 87, No. 92, 05/12/2022, 29059.

SEC Issues Proposed Rule to Reopen Comment Period for Two Proposals.

SEC issued a proposed rule to reopen the comment period for a proposed rule under the Investment Advisers Act that would affect private fund advisers. SEC has also reopened the comment period for a proposed rule which would: define certain terms used in the statutory definition of "exchange" under the Exchange Act, re-propose amendments to Regulation ATS for ATSs that trade government securities as defined under the Exchange Act or repurchase and reverse repurchase agreements on government securities (Government Securities ATSs), re-propose amendments to Regulation SCI to apply to ATSs that meet certain volume thresholds in U.S. Treasury Securities or in a debt security issued or guaranteed by a U.S. executive agency or government-sponsored enterprise, amend the fair access rule for ATSs, and amend Form ATS-N, Form ATS-R, and Form ATS (Exchange Act Proposing Release). The comment periods for the proposed rules published in the *Federal Register* on **03/24/2022**, at 87 FR 16886, and **03/18/2022**, at 87 FR 15496, are reopened.

Comments are due **06/13/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-12/pdf/2022-10195.pdf>. *Federal Register*, Vol. 87, No. 92, 05/12/2022, 29059-29061.

SEC Issues Proposed Rule on Special Purpose Acquisition Companies, Shell Companies, and Projections.

SEC issued a proposed rule intended to enhance investor protections in initial public offerings by special purpose acquisition companies (SPACs) and in subsequent business combination transactions between SPACs and private operating companies. Specifically, SEC has proposed specialized disclosure requirements with respect to, among other things, compensation paid to sponsors, conflicts of interest, dilution, and the fairness of these business combination transactions. The proposed rule would address the application of disclosure, underwriter liability, and other provisions in the context of, and specifically address concerns associated with, business combination transactions involving SPACs as well as the scope of the Private Securities Litigation Reform Act. Further, SEC has proposed a rule that would deem any business combination transaction involving a reporting shell company, including a SPAC, to involve a sale of securities to the reporting shell company's shareholders and has proposed to amend a number of financial statement requirements applicable to transactions involving shell companies. In addition, SEC has proposed an update to guidance regarding the use of projections in SEC filings as well as to require additional disclosure regarding projections when used in connection with business combination transactions involving SPACs. Finally, SEC has proposed a new safe harbor under the Investment Company Act that would provide that a SPAC that satisfies the conditions of the proposed rule would not be an investment company and therefore would not be subject to regulation under that Act. Comments are due **06/13/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2022-05-13/pdf/2022-07189.pdf>. *Federal Register*, Vol. 87, No. 93, 05/13/2022, 29458-29574.

FTC Issues Proposed Rule to Amend Telemarketing Sales Rule.

The Federal Trade Commission (FTC) seeks comment on a proposed rule to amend the Telemarketing Sales Rule (TSR) which would

require telemarketers and sellers to maintain additional records of their telemarketing transactions, prohibit material misrepresentations and false or misleading statements in business to business (B2B) telemarketing transactions, and add a new definition for the term “previous donor.” The modified recordkeeping requirements are necessary to protect consumers from deceptive or abusive telemarketing practices and support FTC’s law enforcement mandate to enforce the TSR. The prohibition on material misrepresentations and false or misleading statements is necessary to protect businesses from deceptive telemarketing practices. The new definition of “previous donor” will clarify that a telemarketer may not use prerecorded messages to solicit charitable donations on behalf of a charitable organization unless the recipient of the call made a donation to that particular charitable organization within the prior two years. Comments are due **08/02/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-03/pdf/2022-09914.pdf>. *Federal Register*, Vol. 87, No. 107, 06/03/2022, 33677-33695.

FTC Issues ANPR Regarding Current Exemption Under Telemarketing Sales Rule.

FTC, as part of their regulatory review of the Telemarketing Sales Rule (TSR), seeks comment on an advance notice of proposed rulemaking (ANPR) regarding whether TSR should continue to exempt telemarketing calls to businesses, whether TSR should require a notice and cancellation mechanism with negative option sales, and whether to extend TSR to apply to telemarketing calls that consumers initiate to a telemarketer (*i.e.*, inbound telemarketing calls) regarding computer technical support services. Comments are due **08/02/2022**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-06-03/pdf/2022-10922.pdf>. *Federal Register*, Vol. 87, No. 107, 06/03/2022, 33662-33677.

NCUA Seeks Comment on Large Credit Union Data Collection.

The National Credit Union Administration (NCUA) seeks comment on an information collection titled, NCUA Template: Large Credit Union Data Collection. NCUA issued regulation under 12 CFR part 702, subpart E, Capital Planning and Stress Testing, regarding capital planning and stress testing

for federally insured credit unions with \$10 billion or more in assets and supervised by Office of National Examinations and Supervision (covered credit unions). The rule authorizes covered credit unions to conduct stress tests in accordance with NCUA’s requirements. Section 702.506 provides for the necessary requirements for those credit unions to conduct supervisory stress tests. The information collection was developed for credit unions to provide NCUA with the specific data needed to evaluate their internal assessments of capital adequacy and to ensure their capital resources are sufficient. Comments are due **06/27/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-27/pdf/2022-11504.pdf>. *Federal Register*, Vol. 87, No. 103, 05/27/2022, 32195.

NCUA Seeks Comment on Appraisal Information Collection.

NCUA seeks comment on the extension of an information collection titled, Appraisals, 12 CFR 722. Title XI of the Financial Institutions, Reform, Recovery and Enforcement Act (FIRREA) was enacted to protect federal financial and public policy interests in real estate related transactions. The statute directed NCUA, as one of the federal financial institutions regulatory agencies, to adopt standards for the performance of real estate appraisals in connection with federally related transactions. FIRREA requires that appraisals be maintained in writing and meet certain minimum standards. The information collection activity requires a credit union to obtain a written appraisal on federally related transactions or maintain written support of the estimated market value for certain other transactions not required to have an appraisal. In addition, NCUA uses the information in its examinations of credit unions to ensure that extensions of credit that are collateralized by real estate are undertaken in accordance with appropriate safety and soundness principles. Comments are due **08/01/2022**. The notice may be viewed at <https://www.govinfo.gov/content/pkg/FR-2022-06-01/pdf/2022-11702.pdf>. *Federal Register*, Vol. 87, No. 105, 06/01/2022, 33212-33213.

VA Issues Final Rule on Fiduciary Bond.

The Department of Veterans Affairs (VA) issued a final rule to amend its regulations that govern fiduciary activities. More specifically, the amendments revise specific procedures to exempt a VA-appointed fiduciary who is also serving as a

court-appointed fiduciary from posting multiple bonds and to also exempt a VA-appointed fiduciary that is also a state agency with existing, state-mandated liability insurance or a blanket bond from having to obtain an additional bond payable to the Secretary of Veterans Affairs. The final rule is effective **06/15/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10388.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29671-29673.

VA Seeks Comment on Several Information Collections.

- VA seeks comment on revisions to an information collection titled, Verification of VA Benefits, 26-8937. VA Form 26-8937 is designed to assist lenders and VA in the completion of debt checks in a uniform manner. The form restricts information requested to only that needed for the debt check and also eliminates unlimited versions of lender-designed forms. The form is also occasionally used to inform the lender prior to loan closing if a veteran is eligible for an exemption from the funding fee. Comments are due within 30 days of publication. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10428.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29783-29784.
- VA seeks comment on an information collection titled, Loan Analysis, VA Form 26-6393. VA Form 26-6393 is currently used by employees of both lending institutions and VA to determine the ability of a borrower to qualify for any type of VA-guaranteed loan authorized by 38 U.S.C. 3710(a). Lenders complete and submit the form to provide evidence that the lender's decision to submit a prior approval loan application or close a loan on the automatic basis is based upon appropriate application of VA credit standards as required by 38 U.S.C. 3710(b) and 3710(g). Section 36.4340, 38 CFR, implements underwriting standards, which include evaluating income, expenses, and credit history. The form specifically pertains to the standards that evaluate a borrower's present and anticipated income and expenses and credit history. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10431.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29786.

- VA seeks comment on a new information collection titled, Guaranteed or Insured Loan Reporting Requirements. VA statute requires lenders to report a guaranteed or insured loan to VA in such detail as the VA Secretary may prescribe. In cases where the loan is guaranteed, the VA Secretary shall provide the lender with a loan guaranty certificate or other evidence of the guaranty. Regulations codified at 38 CFR 36.4303 detail the requirements of lenders to report loans to VA in order to obtain evidence of the guaranty. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-16/pdf/2022-10477.pdf>. *Federal Register*, Vol. 87, No. 94, 05/16/2022, 29786-29787.

CDFI Issues NOFA for FY 2022 Small Dollar Loan Program.

The Community Development Financial Institutions Fund (CDFI Fund) issued a notice of funding availability (NOFA) to invite applications for the fiscal year (FY) 2022 Funding Round of the Small Dollar Loan Program (SDL Program). Through the SDL Program, the CDFI Fund provides (1) grants for Loan Loss Reserves to enable a CDFI to establish a loan loss reserve fund in order to cover the losses on small dollar loans associated with starting a new small dollar loan program or expanding an existing small dollar loan program; and (2) grants for Technical Assistance for technology, staff support, and other eligible activities to enable a Certified CDFI to establish and maintain a small dollar loan program. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-05-17/pdf/2022-10526.pdf>. *Federal Register*, Vol. 87, No. 95, 05/17/2022, 30001-30017.

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>	
*	Commodity Futures Trading Commission (CFTC)	Amendments to Interest Rate Swap Clearing Requirement Regulations to Account for Transition From LIBOR.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32898-32939.	Jun. 30, 2022
*	Federal Deposit Insurance Corporation (FDIC)	Amendments to Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 87, No. 107, 06/03/2022, 33884-34066.	Aug. 05, 2022
*	Federal Reserve Board (FRB)	Amendments to Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 87, No. 107, 06/03/2022, 33884-34066.	Aug. 05, 2022
*	Federal Trade Commission (FTC)	ANPR: Telemarketing Sales Rule. Telemarketing Sales Rule.	<i>Federal Register</i> , Vol. 87, No. 107, 06/03/2022, 33662-33677. <i>Federal Register</i> , Vol. 87, No. 107, 06/03/2022, 33677-33695.	Aug. 02, 2022 Aug. 02, 2022
*	Financial Crimes Enforcement Network (FinCEN)	ANPR: No-Action Letter Process.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34224-34228.	Aug. 05, 2022
	Internal Revenue Service (IRS)	Amendments to Use of Actuarial Tables in Valuing Annuities, Interests for Life or a Term of Years, and Remainder or Reversionary Interests.	<i>Federal Register</i> , Vol. 87, No. 87, 05/05/2022, 26806-26848.	Jul. 05, 2022
	IRS	Amendments to Basic Exclusion Amount Applicable to Computing Gift Taxes in Estate Tax Regulation.	<i>Federal Register</i> , Vol. 87, No. 81, 04/27/2022, 24918-24923.	Jul. 26, 2022
*	Office of the Comptroller of the Currency (OCC)	Amendments to Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 87, No. 107, 06/03/2022, 33884-34066.	Aug. 05, 2022

* Securities and Exchange Commission (SEC)	Climate-Related Disclosures for Investors. NOTICE: Extension of Comment Period Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 87, No. 69, 04/11/2022, 21334-21473. <i>Federal Register</i> , Vol. 87, No. 92, 05/12/2022, 29059.	May 20, 2022 Jun. 17, 2022
* SEC	Rules Relating to Security-Based Swap Execution and Registration and Regulation of Security-Based Swap Execution Facilities.	<i>Federal Register</i> , Vol. 87, No. 91, 05/11/2022, 28872-29016.	Jun. 10, 2022
* SEC	Comment Periods Reopened for Private Fund Advisers Proposed Rule and the Proposed Rule to Amend the Definition of “Exchange” and Amend Regulations STA and SCIA Regarding Alternative Trading Systems (ATSS).	<i>Federal Register</i> , Vol. 87, No. 92, 05/12/2022, 29059-29061.	Jun. 13, 2022
* SEC	Special Purpose Acquisition Companies, Shell Companies, and Projections.	<i>Federal Register</i> , Vol. 87, No. 93, 05/13/2022, 29458-29574.	Jun. 13, 2022
Small Business Administration (SBA)	Amendments to Employee-Based Small Business Size Standard for Manufacturing and Industries in Other Sectors Except Wholesale Trade and Retail Trade.	<i>Federal Register</i> , Vol. 87, No. 80, 04/26/2022, 24752-24833.	Jun. 27, 2022
Veterans Affairs, Dept. of (VA)	ANPR: Loan Guaranty Servicer Tier Ranking Procedures.	<i>Federal Register</i> , Vol. 87, No. 75, 04/19/2022, 23152-23154.	Jun. 21, 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	Fair Lending Report Issued to Congress Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 87, No. 92, 05/12/2022, 29117-29131.	Published: May 12, 2022
* CFPB	ADVISORY OPINION: Equal Credit Opportunity, Regulation B; Revocations or Unfavorable Changes to the Terms of Existing Credit Arrangements.	<i>Federal Register</i> , Vol. 87, No. 96, 05/18/2022, 30097-30101.	Applicable: May 18, 2022
* CFPB	INTERPRETIVE RULE: Authority of States to Enforce Consumer Financial Protection Act.	<i>Federal Register</i> , Vol. 87, No. 102, 05/26/2022, 31940-31943.	May 26, 2022
CFPB	NOTICE: Comments Requested on Information Collection: Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking, Regulation V.	<i>Federal Register</i> , Vol. 87, No. 74, 04/18/2022, 22873.	Comments Due: Jun. 17, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Complaint Intake System Company Portal Boarding Form.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31536-31537.	Comments Due: Jun. 23, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators, Regulation G.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31537-31538.	Comments Due: Jun. 23, 2022
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Government and Congressional Portal Boarding Forms.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31539-31540.	Comments Due: Jun. 23, 2022
CFPB	NOTICE: Comments Requested on Information Collection: Section 1022 Monitoring Collections.	<i>Federal Register</i> , Vol. 87, No. 88, 05/06/2022, 27135-27136.	Comments Due: Jul. 05, 2022

*	CFPB	NOTICE: Comments Requested on Information Collection: Making Ends Meet Survey.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34256-34257.	Comments Due: Jul. 06, 2022
*	CFPB	NOTICE: Comments Requested on Information Collection: Privacy of Consumer Financial Information, Regulation P.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31535-31536.	Comments Due: Jul. 25, 2022
*	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Intake Form.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31538.	Comments Due: Jul. 25, 2022
*	CFPB	NOTICE: Comments Requested on Information Collection: Equal Credit Opportunity Act, Regulation B.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31538-31539.	Comments Due: Jul. 25, 2022
*	CFPB	NOTICE: Comments Requested on Information Collection: Joint Standards and CFPB Standards for Assessing the Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 87, No. 106, 06/02/2022, 33473.	Comments Due: Aug. 01, 2022
*	Commodity Credit Corporation (CCC)	NOTICE: Comments Requested on Information Collection: Technical Assistance for Specialty Crops.	<i>Federal Register</i> , Vol. 87, No. 95, 05/17/2022, 29848-29849.	Comments Due: May 17, 2022
*	CCC	NOTICE: Amendments to Marketing and Processor Allotments for Cane Sugar and Beets.	<i>Federal Register</i> , Vol. 87, No. 109, 06/07/2022, 34635-34636.	Issued: Jun. 07, 2022
*	CCC	NOTICE: Comments Requested on Information Collection: Agricultural Trade Promotion Program. CORRECTION: Change of Comment Due Date for Notice.	<i>Federal Register</i> , Vol. 87, No. 95, 05/17/2022, 29847-29848. <i>Federal Register</i> , Vol. 87, No. 110, 06/08/2022, 34838.	Comments Due: Jul. 18, 2022 Issued: Jun. 08, 2022
	Commodity Futures Trading Commission (CFTC)	NOTICE: Comments Requested on Information Collection: Reporting, Recordkeeping, and Daily Trading Records Requirements for Swap Dealers and Major Swap Participants.	<i>Federal Register</i> , Vol. 87, No. 80, 04/26/2022, 24533-24534.	Comments Due: Jun. 27, 2022
	CFTC	NOTICE: Comments Requested on Information Collection: Swap Data Recordkeeping and Reporting Requirements: Reenactment and Transition Swaps.	<i>Federal Register</i> , Vol. 87, No. 80, 04/26/2022, 24534-24535.	Comments Due: Jun. 27, 2022

	NOTICE: Comments Requested on Information Collection: Annual Report for Chief Compliance Officer of Registrants.	<i>Federal Register</i> , Vol. 87, No. 80, 04/26/2022, 24535-24536.	Comments Due: Jun. 27, 2022
	NOTICE: Comments Requested on Information Collection: Core Principles & Other Requirements for DCMs.	<i>Federal Register</i> , Vol. 87, No. 82, 04/28/2022, 25228-25230.	Comments Due: Jun. 27, 2022
*	NOTICE: Comments Requested on Information Collection: Regulation 16.02 Daily Trade and Supporting Data Reports.	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31217-31218.	Comments Due: Jul. 22, 2022
*	NOTICE: Comments Requested on Information Collection: Conflicts of Interest Policies and Procedures by Futures Commission Merchants and Introducing Brokers.	<i>Federal Register</i> , Vol. 87, No. 101, 05/25/2022, 31862-31863.	Comments Due: Jul. 25, 2022
*	NOTICE: Comments Requested on Information Collection: Futures Volume, Open Interest, Price, Deliveries, and Exchanges of Futures.	<i>Federal Register</i> , Vol. 87, No. 101, 05/25/2022, 31863-31864.	Comments Due: Jul. 25, 2022
*	NOTICE: Climate-Related Financial Risk.	<i>Federal Register</i> , Vol. 87, No. 110, 06/08/2022, 34856-34862.	Comments Due: Aug. 08, 2022
*	Community Development Financial Institutions Fund (CDFI Fund)	NOTICE: Funds Availability for FY 2022 Funding Round of the Small Dollar Loan Program.	Issued: May 17, 2022
*	Employee Benefits Security Administration (EBSA)	NOTICE: Final Forms and Instructions Revisions for Form 5500 Annual Information Return/Reports.	Issued: May 23, 2022
*	Farm Credit Administration (FCA)	Revised Interagency Questions and Answers Regarding Flood Insurance.	Issued: May 11, 2022
	NOTICE: Effective Date for Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560.	Jan. 01, 2023
	NOTICE: Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559.	Jan. 01, 2023

	FCA	Implementation of Current Expected Credit Losses Methodology for Allowance, Related Adjustments to the Tier 1/Tier 2 Capital Rule.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27483-27494. Jan. 01, 2023
*	Farm Service Agency (FSA)	NOTICE: Funds Availability for Emergency Relief Program.	<i>Federal Register</i> , Vol. 87, No. 96, 05/18/2022, 30164-30172. Issued: May 18, 2022
	Federal Crop Insurance Corporation (FCIC)	NOTICE: Comments Requested on Information Collection: Interpretations of Statutory and Regulatory Provisions and Written Interpretations of FCIC Procedures.	<i>Federal Register</i> , Vol. 87, No. 86, 05/04/2022, 26338-26339. Comments Due: Jul. 05, 2022
*	Federal Deposit Insurance Corporation (FDIC)	Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32826-32895. Issued: May 11, 2022
*	FDIC	NOTICE: Revised Guidelines for Appeals of Material Supervisory Determinations.	<i>Federal Register</i> , Vol. 87, No. 98, 05/20/2022, 30942-30947. May 17, 2022 Comments Due: Jun. 21, 2022
*	FDIC	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 87, No. 109, 06/07/2022, 34686. Issued: Jun. 07, 2022
*	FDIC	NOTICE: Comments Requested on Information Collection: Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32415-32416. Comments Due: Jun. 30, 2022
*	FDIC	False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC Name or Logo.	<i>Federal Register</i> , Vol. 87, No. 106, 06/02/2022, 33415-33423. Jul. 05, 2022
	Federal Emergency Management Agency (FEMA)	NOTICE: 2023 Financial Assistance/Subsidy Arrangement for Private Property Insurers.	<i>Federal Register</i> , Vol. 87, No. 55, 03/22/2022, 16221-16228. Insurers' Intent to Subscribe or Resubscribe Due: Jun. 21, 2022
*	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collection: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 87, No. 97, 05/19/2022, 30480-30494. Comments Due: Jun. 21, 2022
*	FHFA	Technical Revision to FHLBs' Affordable Housing Program.	<i>Federal Register</i> , Vol. 87, No. 105, 06/01/2022, 32965-32969. Jul. 01, 2022
*	FHFA	Amendments to Enterprise Regulatory	<i>Federal Register</i> , Vol. Aug. 01, 2022

	Capital Framework.	87, No. 106, 06/02/2022, 33423-33435.	
*	FHFA	Enterprise Capital Planning and Stress Capital Buffer Determination.	<i>Federal Register</i> , Vol. 87, No. 105, 06/03/2022, 33615-33621. Aug. 02, 2022
*	Federal Reserve Board (FRB)	Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32826-32895. Issued: May 11, 2022
*	FRB	Amendments to Regulation A to Reflect Increased Rate for Extensions of Credit by Federal Reserve Banks.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29649-29650. May 16, 2022
*	FRB	Amendments to Regulation D to Revise Rate of Interest Paid on Balances at Federal Reserve Banks.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29650-29651. May 16, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31552-31553. Issued: May 24, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Notice Claiming Status as an Exempt Transfer Agent.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31553-31554. Issued: May 24, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation II.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31554-31555. Issued: May 24, 2022
*	FRB	NOTICE: Final Approval of Information Collection: Notice of Proposed Declaration of Dividend.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31557-31558. Issued: May 24, 2022
*	FRB	NOTICE: Aggregate Financial Sector Liability Amount and Calculation Methodology.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34268-34269. Issued: Jun. 06, 2022
*	FRB	NOTICE: Final Approval of Revised Information Collection: Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31235-31236. Revisions Applicable: Jun. 22, 2022

	Holding Company.			
	FRB	NOTICE: Comments Requested on Information Collection: Annual Report of Holding Companies; Annual Report of Foreign Banking Organizations; Report of Changes in Organizational Structure; Supplement to the Report of Changes in Organizational Structure.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27639-27642.	Comments Due: Jul. 08, 2022
*	FRB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements and Recordkeeping Requirements Associated with Regulation CC.	<i>Federal Register</i> , Vol. 87, No. 100, 05/24/2022, 31560-31561.	Comments Due: Jul. 25, 2022
*	FRB	Amendments to Regulation J to Govern Funds Transferred Through Fedwire Funds Service and FedNow Service.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34350-34376.	Oct. 01, 2022
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Comments Requested on Information Collection: Notice of Application for Designation as a Single Family Foreclosure Commissioner.	<i>Federal Register</i> , Vol. 87, No. 95, 05/17/2022, 29871-29872.	Comments Due: Jul. 18, 2022
*	HUD	NOTICE: Comments Requested on Information Collection: Application for FHA Insured Mortgages.	<i>Federal Register</i> , Vol. 87, No. 103, 05/27/2022, 32182-32183.	Comments Due: Jul. 26, 2022
*	Internal Revenue Service (IRS)	NOTICE: Final Forms and Instructions Revisions for Form 5500 Annual Information Return/Reports.	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31133-31164.	Issued: May 23, 2022
	IRS	NOTICE: Comments Requested on Information Collection: Request for Reducing Tax Burden on America's Taxpayers.	<i>Federal Register</i> , Vol. 87, No. 74, 04/18/2022, 23048-23049.	Comments Due: Jun. 17, 2022
	IRS	NOTICE: Comments Requested on Information Collection: Return of Excise Tax on Undistributed Income of Regulated Investment Companies.	<i>Federal Register</i> , Vol. 87, No. 76, 04/20/2022, 23696-23697.	Comments Due: Jun. 21, 2022
	IRS	NOTICE: Comments Requested on Information Collection: Disclosure of Returns and Return Information to Designee of Taxpayer.	<i>Federal Register</i> , Vol. 87, No. 90, 05/10/2022, 28103.	Comments Due: Jul. 11, 2022
*	IRS	NOTICE: Comments Requested on Information Collection: Quarterly	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022,	Comments Due: Jul. 22, 2022

	Federal Excise Tax Return, Form 720.	31299-31300.	
*	National Credit Union Administration (NCUA)	Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32826-32895.
	NCUA	NOTICE: Comments Requested on Information Collection: Proof of Concept Application for New Charter Organizing Groups.	Issued: May 11, 2022
	NCUA	NOTICE: Comments Requested on Information Collection: Proof of Concept Application for New Charter Organizing Groups.	Comments Due: Jun. 17, 2022
	NCUA	NOTICE: Comments Requested on Two Information Collections: NCUA Call Report and NCUA Vendor Registration Form.	Comments Due: Jun. 24, 2022
*	NCUA	NOTICE: Comments Requested on Information Collection: NCUA Template, Large Credit Union Data Collection.	Comments Due: Jun. 27, 2022
*	NCUA	NOTICE: Comments Requested on Information Collection: Appraisals.	Comments Due: Aug. 01, 2022
*	Office of the Comptroller of the Currency (OCC)	Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32826-32895.
*	OCC	NOTICE: Comments Requested on Information Collection: Loans in Areas Having Special Flood Hazards.	Issued: May 11, 2022
	OCC	NOTICE: Comments Requested on Information Collection: Loans in Areas Having Special Flood Hazards.	Comments Due: Jun. 13, 2022
	OCC	NOTICE: Comments Requested on Information Collection: Regulation C, Home Mortgage Disclosure Act.	Comments Due: Jun. 21, 2022
	OCC	NOTICE: Comments Requested on Information Collection: Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments.	Comments Due: Jun. 21, 2022
	OCC	NOTICE: Comments Requested on Information Collection: General Reporting and Recordkeeping Requirements by Savings Associations.	Comments Due: Jun. 21, 2022
*	OCC	NOTICE: Comments Requested on	<i>Federal Register</i> , Vol. 87, No. 77, 04/21/2022, 23916-23917.
	OCC	NOTICE: Comments Requested on	Comments Due:

	Information Collection: Leveraged Lending.	87, No. 98, 05/20/2022, 31056-31058.	Jun. 21, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31297-31298. Comments Due: Jun. 22, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Market Risk.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32499-32500. Comments Due: Jun. 30, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Consumer Protections for Depository Institution Sales of Insurance.	<i>Federal Register</i> , Vol. 87, No. 109, 06/07/2022, 34755-34756. Comments Due: Jul. 07, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act.	<i>Federal Register</i> , Vol. 87, No. 109, 06/07/2022, 34754-34755. Comments Due: Jul. 07, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Municipal Securities Dealers and Government Securities Brokers and Dealers, Registration and Withdrawal.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29782-29783. Comments Due: Jul. 15, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Securities Exchange Act Disclosure Rules.	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31298-31299. Comments Due: Jul. 22, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Privacy of Consumer Financial Information.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32496-32497. Comments Due: Aug. 01, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: FFIEC Cybersecurity Assessment Tool.	<i>Federal Register</i> , Vol. 87, No. 104, 05/31/2022, 32497-32458. Comments Due: Aug. 01, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Real Estate Lending and Appraisals.	<i>Federal Register</i> , Vol. 87, No. 109, 06/07/2022, 34756-34758. Comments Due: Aug. 08, 2022
*	OCC	NOTICE: Comments Requested on Information Collection: Bank Secrecy Act (BSA)/Money Laundering Risk (MLR) Assessment.	<i>Federal Register</i> , Vol. 87, No. 110, 06/08/2022, 34927-34930. Comments Due: Aug. 08, 2022
*	Rural Business-	NOTICE: Comments Requested on Information Collection: Biorefinery,	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, Comments Due: Jul. 15, 2022

	Cooperative Service (RBC)	Renewable Chemical, and Biobased Product Manufacturing Assistance Program.	29732-29733.	
*	RBC	NOTICE: Comments Requested on Information Collection: Business and Industry Guarantee Loan Program, 7 CFR part 4287, Subpart B.	<i>Federal Register</i> , Vol. 87, No. 95, 05/17/2022, 29850-29851.	Comments Due: Jul. 18 2022
*	Rural Housing Service (RHS)	NOTICE: Solicitation of Applications for Housing Preservation Grants Program for Fiscal Year 2022.	<i>Federal Register</i> , Vol. 87, 102, 05/26/2022, 31976-31982.	Issued: May 26, 2022
*	RHS	NOTICE: Comments Requested on Information Collection: Housing Preservation Grants, 7 CFR Part 1944-N.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29733.	Comments Due: Jul. 15, 2022
	Rural Utilities Service (RUS)	NOTICE: Comments Requested on Information Collection: Mergers and Consolidations of Electric Borrowers.	<i>Federal Register</i> , Vol. 87, No. 75, 04/19/2022, 23164.	Comments Due: Jun. 21, 2022
*	RUS	NOTICE: Comments Requested on Information Collection: Certification of Authority, RUS Form 675.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29734.	Comments Due: Jul. 15, 2022
*	RUS	NOTICE: Comments Requested on Information Collection: Prepayment of RUS Guaranteed and Insured Loans to Electric and Telephone Borrowers.	<i>Federal Register</i> , Vol. 87, No. 105, 06/01/2022, 33119.	Comments Due: Aug. 01, 2022
*	Securities and Exchange Commission (SEC)	Update to EDGAR Filing Requirements and Form 144 Filings.	<i>Federal Register</i> , Vol. 87, No. 112, 06/10/2022, 35393-35414.	Jul. 11, 2022
*	Small Business Administration (SBA)	NOTICE: Class Waiver Granted of the Nonmanufacturer Rule for Dental Equipment.	<i>Federal Register</i> , Vol. 87, No. 99, 05/23/2022, 31292-31293.	30 Days After Publication
*	SBA	Inflation Adjustments to Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 87, No. 91, 05/11/2022, 28756-28758.	May 11, 2022
*	SBA	NOTICE: Termination of Class Waiver to Nonmanufacturer Rule for Radiology Equipment.	<i>Federal Register</i> , Vol. 87, No. 93, 05/13/2022, 29424-29425.	May 13, 2022
*	SBA	NOTICE: Termination of Class Waiver to Nonmanufacturer Rule for Furniture Frames and Parts, Metal, Manufacturing.	<i>Federal Register</i> , Vol. 87, No. 110, 06/08/2022, 34921-34922.	Jun. 08, 2022

* SBA	Calculation of Number of Employees Average Annual Receipts for SBA Program Eligibility.	<i>Federal Register</i> , Vol. 87, No. 108, 06/06/2022, 34094-34120.	Jul. 06, 2022
* Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Verification of VA Benefits.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29783-29784.	Comments Due: Within 30 days of publication.
* VA	NOTICE: Comments Requested on Information Collection: Loan Analysis, VA Form 26-6393.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29786.	Comments Due: Within 30 days of publication.
* VA	NOTICE: Comments Requested on Information Collection: Guaranteed or Insured Loan Reporting Requirements.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29786-29787.	Comments Due: Within 30 days of publication.
* VA	Amendments to Fiduciary Bond Requirements.	<i>Federal Register</i> , Vol. 87, No. 94, 05/16/2022, 29671-29673.	Jun. 15, 2022
VA	NOTICE: Comments Requested on Information Collection: VA Loan Electronic Reporting Interface (VALERI) System and Title requirements for Conveyance of Real Property to the Secretary.	<i>Federal Register</i> , Vol. 87, No. 89, 05/09/2022, 27700-27701.	Comments Due: Jul. 08, 2022

* Denotes new item in the chart