



March 2019 Regulatory Report

Agencies Finalize Current Expected Credit Losses Methodology for Allowances.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are adopting a final rule to address changes to credit loss accounting under U.S. generally accepted accounting principles, including banking organizations' implementation of the current expected credit losses methodology (CECL). The final rule provides banking organizations the option to phase in over a three-year period the day-one adverse effects on regulatory capital that may result from the adoption of the new accounting standard. In addition, the final rule revises the agencies' regulatory capital rule, stress testing rules, and regulatory disclosure requirements to reflect CECL, and makes conforming amendments to other regulations that reference credit loss allowances. The final rule is effective **04/01/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-14/pdf/2018-28281.pdf>. *Federal Register*, Vol. 84, No. 31, 02/14/2019, 4222-4250.

Agencies Finalize Rule on Loans in Areas Having Special Flood Hazards.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the Farm Credit Administration (FCA), and the National Credit Union Administration (NCUA) are amending their regulations regarding loans in areas having special flood hazards to implement the private flood insurance provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters Act). Specifically, the final rule requires regulated lending institutions to accept policies that meet the statutory definition of "private flood insurance" in the Biggert-Waters Act; and

permits regulated lending institutions to exercise their discretion to accept flood insurance policies issued by private insurers and plans providing flood coverage issued by mutual aid societies that do not meet the statutory definition of "private flood insurance," subject to certain restrictions. The final rule is effective **07/01/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-20/pdf/2019-02650.pdf>. *Federal Register*, Vol. 84, No. 34, 02/20/2019, 4953-4975.

Agencies Extend Comment Period for Standardized Approach for Calculating the Exposure Amount of Derivatives Contracts.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) published a proposal in the *Federal Register* on **12/17/2018** to amend the agencies' capital rule to implement the Standardized Approach for Calculating the Exposure Amount of Derivatives Contracts. The agencies have decided to extend the comment period for the proposal. The new comment due date is **03/18/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-26/pdf/2019-03249.pdf>. *Federal Register*, Vol. 84, No. 38, 02/26/2019, 6107.

CFPB Proposes Rescinding Parts of Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.

The Bureau of Consumer Financial Protection (CFPB) is proposing to rescind certain provisions of the regulation promulgated by the Bureau in November 2017 governing Payday, Vehicle Title, and Certain High-Cost Installment Loans. The provisions of the rule which CFPB proposes to rescind provide that it is an unfair and abusive practice for a lender to make a covered short-term or longer-term balloon-payment loan, including payday and vehicle title

loans, without reasonably determining that consumers have the ability to repay those loans according to their terms; prescribe mandatory underwriting requirements for making the ability-to-repay determination; exempt certain loans from the mandatory underwriting requirements; and establish related definitions, reporting, and recordkeeping requirements. Comments are due **05/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-14/pdf/2019-01906.pdf>. *Federal Register*, Vol. 84, No. 31, 02/14/2019, 4252-4298.

CFPB Proposes Delay of Compliance Date for Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.

CFPB is proposing to delay the **08/19/2019** compliance date for the mandatory underwriting provisions of the regulation promulgated by the Bureau in November 2017 governing Payday, Vehicle Title, and Certain High-Cost Installment Loans by 15 months to **11/19/2020**. Comments are due **03/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-14/pdf/2019-01905.pdf>. *Federal Register*, Vol. 84, No. 31, 02/14/2019, 4298-4305.

CFPB Announces Technical Specifications for Submissions to the Prepaid Account Agreements Database.

CFPB announced that beginning on **04/01/2019**, prepaid account issuers are required to submit their currently-offered prepaid account agreements to CFPB, to be posted on CFPB's website. CFPB is issuing technical specifications for those submissions, including the URL for the website at which issuers (or their designees) can register and submit their prepaid account agreements. The announcement relates to a final rule published in the *Federal Register* on **11/22/2016**, as amended on **04/25/2017** and **02/13/2018**, regarding prepaid accounts under Regulations E and Z. The requirement is effective **04/01/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-06/pdf/2019-03852.pdf>. *Federal Register*, Vol. 84, No. 44, 03/06/2019, 7979-7980.

CFPB Requests Comment on Residential PACE Financing.

CFPB is soliciting information relating to residential Property Assessed Clean Energy (PACE) financing. CFPB will consider the information it receives in implementing section 307 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). In relevant part, EGRRCPA section 307 amends the Truth in Lending Act (TILA) to mandate that CFPB prescribe certain regulations relating to PACE financing. Specifically, the regulations must carry out the purposes of TILA's ability-to-repay (ATR) requirements, currently in place for residential mortgage loans, with respect to PACE financing, and apply TILA's general civil liability provision for violations of the ATR requirements CFPB will prescribe for PACE financing. The regulations must "account for the unique nature" of PACE financing. The notice solicits information to better understand the PACE financing market and the unique nature of PACE financing. Comments are due **05/07/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-08/pdf/2019-04177.pdf>. *Federal Register*, Vol. 84, No. 46, 03/08/2019, 8479-8482.

CFPB Requests Comment on Information Collection.

CFPB announced it seeks comment on the information collection titled Bureau of Consumer Financial Protection Speaker Request Form. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **04/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02101.pdf>. *Federal Register*, Vol. 84, No. 30, 02/13/2019, 3795.

FRB Finalizes Amendments to Policy Statement on the Scenario Design Framework for Stress Testing.

The Board of Governors of the Federal Reserve System (FRB) is adopting amendments to its policy statement on the scenario design framework for stress testing. As revised, the policy statement clarifies that the Board may adopt a change in the unemployment rate in the severely adverse scenario of less than 4 percentage points under certain economic conditions and institutes a guide that

limits procyclicality in the stress test for the change in the house price index in the severely adverse scenario. The amendments are effective **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-28/pdf/2019-03504.pdf>. *Federal Register*, Vol. 84, No. 40, 02/28/2019, 6651-6664.

FRB Finalizes Stress Testing Policy Statement.

FRB is adopting a final policy statement on the approach to supervisory stress testing conducted under FRB's stress testing rules and FRB's capital plan rule. The statement is effective **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-28/pdf/2019-03503.pdf>. *Federal Register*, Vol. 84, No. 40, 02/28/2019, 6664-6671.

FRB Finalizes Enhanced Disclosure of the Models Used in the Federal Reserve's Supervisory Stress Test.

FRB is finalizing an enhanced disclosure of the models used in the Federal Reserve's supervisory stress test conducted under FRB's Regulation YY pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act and FRB's capital plan rule. The final rule is effective **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-28/pdf/2019-03505.pdf>. *Federal Register*, Vol. 84, No. 40, 02/28/2019, 6784-6787.

FRB Finalizes Corrections to Regulations K and LL.

FRB published a final rule in the *Federal Register* on **11/21/2018** regarding the Large Financial Institution Rating System. That document included two typographical errors in "Appendix A—Text of Large Financial Institution Rating System" relating to the description of the conditionally meets expectation rating. FRB is now correcting those typographical errors. The correction is effective **02/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-15/pdf/2019-02516.pdf>. *Federal Register*, Vol. 84, No. 32, 02/15/2019, 4309-4310.

FRB Proposes Amendments to Company-Run Stress-Testing Requirements.

FRB issued a proposed rule that would amend FRB's company-run stress test and supervisory stress test rules, consistent with section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Specifically, the proposed rule would revise the minimum threshold for state member banks to conduct stress tests from \$10 billion to \$250 billion, revise the frequency with which state member banks with assets greater than \$250 billion would be required to conduct stress tests, and remove the adverse scenario from the list of required scenarios. The proposed rule would also make conforming changes to FRB's company-run and supervisory stress test requirements for bank holding companies, U.S. intermediate holding companies of foreign banking organizations, and nonbank financial companies supervised by FRB, FRB's Policy Statement on the Scenario Design Framework for Stress Testing, and the stress testing requirements for certain savings and loan holding companies that were proposed for public comment on **10/31/2018**. Finally, the proposed rule would revise the scope of applicability of the company-run stress testing requirements for certain savings and loan holding companies that were proposed for public comment on **10/31/2019**. Comments are due: **02/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-14/pdf/2019-00484.pdf>. *Federal Register*, Vol. 84, No. 31, 02/14/2019, 4002-4012.

FRB Issues Correction to Proposed Amendments to Company-Run Stress-Testing Requirements.

FRB issued a proposed rulemaking issued in the *Federal Register* on **02/14/2019** regarding amendments to company-run stress testing requirements which included the wrong end date for its comment period. FRB is now correcting the notice, the correct comment due date for the proposal is **03/21/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-20/pdf/2019-02976.pdf>. *Federal Register*, Vol. 84, No. 34, 02/20/2019, 5014.

FRB Requests Comment on Information Collections.

- FRB announced it seeks comment on the information collection titled The Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer. FRB also gave notice that it sent the collection to OMB for review. Comments are due **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-05/pdf/2019-03874.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7902-7904.
- FRB announced it seeks comment on the information collection titled Disclosure Requirements of Regulation Y Associated with Minimum Requirements for Appraisal Management Companies. FRB also gave notice that it sent the collection to OMB for review. Comments are due **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-06/pdf/2019-04068.pdf>. *Federal Register*, Vol. 84, No. 44, 03/06/2019, 8098-8100.

FDIC Requests Comment on Information Collections.

- The Federal Deposit Insurance Corporation (FDIC) announced it seeks comment on the information collection titled Furnisher Information Accuracy and Integrity (FACTA 312). FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02173.pdf>. *Federal Register*, Vol. 84, No. 30, 02/13/2019, 3775-3776.
- FDIC announced it seeks comment on the information collection titled Procedures for Monitoring Bank Protection Act Compliance. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02177.pdf>. *Federal Register*, Vol. 84, No. 30, 02/13/2019, 3777-3778.

- FDIC announced it seeks comment on the information collection titled Notices Required of Government Securities Dealers or Brokers. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02180.pdf>. *Federal Register*, Vol. 84, No. 30, 02/13/2019, 3776-3777.
- FDIC announced it seeks comment on the information collection titled National Survey of Unbanked and Underbanked Households. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-21/pdf/2019-03001.pdf>. *Federal Register*, Vol. 84, No. 35, 02/21/2019, 5434-5435.
- FDIC announced it seeks comment on the information collection titled Registration of Mortgage Loan Originators (SAFE Act). FDIC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-07/pdf/2019-04139.pdf>. *Federal Register*, Vol. 84, No 45, 03/07/2019, 8330-8332.

FDIC Extends Comment Period for Information Collection.

FDIC is extending the public comment period for its request for information on the FDIC's deposit insurance application process from **02/11/2019** to **03/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-13/pdf/2019-02100.pdf>. *Federal Register*, Vol. 84, No. 30, 02/13/2019, 3778-3779.

OCC Proposes Amendments to Stress Testing Rules.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule that would amend the OCC's company-run stress testing requirements for national banks and Federal savings associations, consistent with section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Specifically, the proposed rule would revise the minimum threshold for national banks and Federal savings associations to conduct stress tests from \$10 billion to \$250 billion, revise the frequency by which certain national banks and Federal savings associations would be required to conduct stress tests, and reduce the number of required stress testing scenarios from three to two. The proposed rule would also make certain facilitating and conforming changes to the stress testing requirements. Comments are due **03/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-12/pdf/2018-27875.pdf>. *Federal Register*, Vol. 84, No. 29, 02/12/2019, 3345-3349.

OCC Requests Comment on Information Collections.

- OCC announced it seeks comment on the information collection titled Annual Stress Test Rule. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-11/pdf/2019-01720.pdf>. *Federal Register*, Vol. 84, No. 28, 02/11/2019, 3279-3280.
- OCC announced it seeks comment on the information collection titled Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-11/pdf/2019-01719.pdf>. *Federal Register*, Vol. 84, No. 28, 02/11/2019, 3280-3282.

- OCC announced it seeks comment on the information collection titled Regulation C— Home Mortgage Disclosure. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-14/pdf/2019-02328.pdf>. *Federal Register*, Vol. 84, No. 31, 02/14/2019, 4129-4131.
- OCC announced it seeks comment on the information collection titled Interagency Appraisal Complaint Form. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-04/pdf/2019-03843.pdf>. *Federal Register*, Vol. 84, No. 42, 03/04/2019, 7415-7417.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

The Federal Emergency Management Agency (FEMA) issued a final rule which identifies communities in the states of **Illinois**, and **Mississippi**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-12/pdf/2019-02015.pdf>. *Federal Register*, Vol. 84, No. 29, 02/12/2019, 3338-3340.

FEMA Issues Notice of Changes in Flood Hazard Determinations.

- FEMA has issued a notice which lists communities in the states of **California, Michigan, Oregon, Texas, Virginia, Washington, 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 flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for 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-2019-02-22/pdf/2019-03021.pdf>. *Federal Register*, Vol. 84, No. 36, 02/22/2019, 5705-5707.
- FEMA has issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, Louisiana, Massachusetts, Montana, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Texas, Utah, Virginia, and Wyoming**, 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 flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for 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-2019-02-12/pdf/2019-01934.pdf>. *Federal Register*, Vol. 84, No. 29, 02/12/2019, 3479-3481.
- FEMA has issued a notice which lists communities in the states of **Alabama, Colorado, Connecticut, Florida, Massachusetts, New Mexico, North Carolina, North Dakota, Oklahoma, South Carolina, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each

community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for 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-2019-02-22/pdf/2019-03021.pdf>. *Federal Register*, Vol. 84, No. 36, 02/22/2019, 5705-5707.

- FEMA has issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, Louisiana, Massachusetts, Montana, North Carolina, North Dakota, Oklahoma, Pennsylvania, South Carolina, Texas, Utah, Virginia, and Wyoming**, 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 flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for 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-2019-02-22/pdf/2019-03024.pdf>. *Federal Register*, Vol. 84, No. 36, 02/22/2019, 5707-5712.

- FEMA has issued a notice which lists communities in the states of **Colorado, Delaware, Florida, Georgia, Louisiana, Maine, New Mexico, North Carolina, Oklahoma, Texas, and Utah**, 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 flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for 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-2019-03-05/pdf/2019-03863.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7926-7929.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood

Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Arkansas, and Pennsylvania**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/16/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-15/pdf/2019-02563.pdf>. *Federal Register*, Vol. 84, No. 32, 02/15/2019, 4513-4515.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Ohio**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/16/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-15/pdf/2019-02564.pdf>. *Federal Register*, Vol. 84, No. 32, 02/15/2019, 4515-4516.
- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Iowa**. The FIRM and FIS report are the basis of

the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP).

Comments are due **06/03/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-05/pdf/2019-03860.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7922-7924.

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Idaho, Illinois, Minnesota, Nebraska, and Ohio**. 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 **06/03/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-03-05/pdf/2019-03866.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7920-7922.
- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Louisiana, and Maryland**. 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 **06/03/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-03-05/pdf/2019-03872.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7924-7925.

Treasury Finalizes Civil Penalty Assessment for Misuse of Names, Symbols, etc.

The Department of the Treasury (Treasury) amends regulations that provide civil penalties for misuse of Department of the Treasury names, symbols, etc. to implement the Federal Civil Penalties Inflation Adjustment Act of 1990. In particular, the rule adjusts for inflation the maximum amount of the civil monetary penalties that may be assessed under its regulations, and updates the inflation adjustments through 2018 in accordance with instructions from OMB. In addition, the regulation is amended to reflect changes in Treasury organizational structure. The rule is effective **04/12/2019**, comments are due **03/13/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-11/pdf/2019-01926.pdf>. *Federal Register*, Vol. 84, No. 28, 02/11/2019, 3105-3107.

Treasury Issues Amendment to Guarantee Application Deadline.

Treasury issued a Notice of Guarantee Availability for the Community Development Financial Institutions Fund in the *Federal Register* on **11/06/2018** announcing the availability of up to \$500 million in Guarantee Authority. Treasury is now amending the Guarantee Application deadline from **02/26/2019** to **03/26/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-25/pdf/2019-03204.pdf>. *Federal Register*, Vol. 84, No. 37, 02/25/2019, 6043.

Treasury Requests Comment on Information Collection.

Treasury announced it seeks comment on the information collection titled Certain Cash or Deferred Arrangements and Employee and Matching

Contributions under Employee Plans: Retirement Plans; Cash or Deferred Arrangements. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **05/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-04/pdf/2019-03729.pdf>. *Federal Register*, Vol. 84, No. 42, 03/04/2019, 7417-7418.

FHFA Finalizes Federal Home Loan Bank Capital Requirements.

The Federal Housing Finance Agency (FHFA) is issuing a final rule to adopt as its own portions of the regulations of the Federal Housing Finance Board pertaining to the capital requirements for the Federal Home Loan Banks (Banks). The final rule carries over most of the existing Finance Board regulations without material change, but substantively revises the credit risk component of the risk-based capital requirement, as well as the limitations on extensions of unsecured credit. The principal revisions to those provisions remove requirements that the Banks calculate credit risk capital charges and unsecured credit limits based on ratings issued by a Nationally Recognized Statistical Rating Organization (NRSRO), and instead require that the Banks use their own internal rating methodology. The final rule also revises the percentages used in the tables to calculate the credit risk capital charges for advances and non-mortgage assets. FHFA retains the percentages used in the existing table to calculate the capital charges for mortgage-related assets, but revises the approach to identify the appropriate percentage within the table. FHFA also has revised the table numbers in the final rule to align with the *Federal Register's* new formatting standards, which were revised after publication of the proposed rule. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-20/pdf/2018-27918.pdf>. *Federal Register*, Vol. 84, No. 34, 02/20/2019, 5308-5333.

FHFA Finalizes Amendments to Uniform Mortgage-Backed Security.

FHFA is issuing a final rule to improve the liquidity of the Federal National Mortgage Association (Fannie

Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) To-Be-Announced (TBA) eligible mortgage-backed securities (MBS) by requiring the Enterprises to maintain policies that promote aligned investor cash flows for both current TBA-eligible MBS, and, upon its implementation, for the Uniform Mortgage-Backed Security (UMBS)—a common, fungible MBS that will be eligible for trading in the TBA market for fixed-rate mortgage loans backed by one-to-four unit (singlefamily) properties. The final rule codifies alignment requirements that FHFA implemented under the Fannie Mae and Freddie Mac conservatorships. The rule is integral to the successful transition to and ongoing fungibility of the UMBS. FHFA has announced that the Enterprises will begin issuing UMBS in place of their current TBA-eligible securities on **06/03/2019**. The rule is effective **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-05/pdf/2019-03934.pdf>. *Federal Register*, Vol. 84, No. 43, 03/05/2019, 7793-7801.

SEC Issues Civil Monetary Penalty Inflation Adjustments.

The Securities and Exchange Commission (SEC) sets forth the annual inflation adjustment of the maximum amount of civil monetary penalties administered by SEC under the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Company Act of 1940, the Investment Advisers Act of 1940, and certain penalties under the Sarbanes-Oxley Act of 2002. These amounts are effective beginning on **01/15/2019**, and will apply to all penalties imposed after that date for violations of the aforementioned statutes that occurred after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-20/pdf/2019-02699.pdf>. *Federal Register*, Vol. 84, No. 34, 02/20/2019, 5122-5124.

FASB Proposes Federal Financial Accounting Technical Release.

The Federal Accounting Standards Advisory Board (FASB) has released an exposure draft of a proposed Federal Financial Accounting Technical Release (TR) titled Conforming Amendments to Technical Releases for SFFAS 54, Leases: An Amendment of

SFFAS 5, Accounting for Liabilities of the Federal Government and SFFAS 6, Accounting for Property, Plant, and Equipment, for public comment. The proposed TR is available on the FASB website at <https://www.fasab.gov/documents-forcomment/>. Copies can be obtained by contacting FASB at (202) 512-7350. Comments are due **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-01/pdf/2019-03702.pdf>. *Federal Register*, Vol. 84, No. 41, 03/01/2019, 7049.

FASB Proposes Statement of Federal Financial Accounting Standards Omnibus Amendments.

FASB has issued an exposure draft of a proposed Statement of Federal Financial Accounting Standards (SFFAS) titled *Omnibus Amendments: Rescinding Statement Of Federal Financial Accounting Standards 8 And Amending Statements Of Federal Financial Accounting Standards 5, 6, And 49*. The exposure draft is available on the FASB website at <https://www.fasab.gov/documents-forcomment/>. Copies can be obtained by contacting FASB at (202) 512-7350. Comments are due **04/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-01/pdf/2019-03702.pdf>. *Federal Register*, Vol. 84, No. 41, 03/01/2019, 7049.

NCUA Proposes Amendments to Supervisory Committee Audits and Verifications.

The National Credit Union Administration (NCUA) proposes to amend its regulations governing the responsibilities of a federally insured credit union (FICU) to obtain an annual supervisory committee audit of the credit union. The proposal implements recommendations outlined in the NCUA's Regulatory Reform Task Force's Regulatory Reform Agenda (Agenda) and will provide additional flexibility to FICUs. Comments are due **04/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-25/pdf/2019-03164.pdf>. *Federal Register*, Vol. 84, No. 37, 02/25/2019, 5957-5960.

NCUA Requests Comment on Information Collections.

NCUA announced it seeks comment on the information collection titled Organization and Operations of Federal Credit Unions—Loan Participation. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **03/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-12/pdf/2019-02091.pdf>. *Federal Register*, Vol. 84, No. 29, 02/12/2019, 3503.

SSA Finalizes Rule Prohibiting Persons With Certain Criminal Convictions From Serving as Representative Payees.

The Social Security Administration (SSA) finalized regulations on conducting background checks to prohibit persons convicted of certain crimes from serving as representative payees under the Social Security Act, as required by the Strengthening Protections for Social Security Beneficiaries Act of 2018. The final rule is effective **03/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-15/pdf/2019-02483.pdf>. *Federal Register*, Vol. 84, No. 32, 02/15/2019, 4323-4326.

VA Requests Comment on Information Collection.

The Department of Veterans Affairs (VA) announced it seeks comment on the information collection titled Loan Analysis. VA also gave notice that it sent the collection to OMB for review. Comments are due **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-06/pdf/2019-03985.pdf>. *Federal Register*, Vol. 84, No. 44, 03/06/2019, 8154.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
* CFPB	Delay of Compliance Date for Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4298- 4305.	Mar. 13, 2019
CFPB	NOTICE: Joint Standards for Assessing the Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1429- 1430.	Apr. 05, 2019
CFPB	NOTICE: Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings.	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2175- 2176.	Apr. 08, 2019
* CFPB	NOTICE: Bureau of Consumer Financial Protection Speaker Request Form.	<i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3795.	Apr. 15, 2019
* CFPB	NOTICE: Residential PACE Financing.	<i>Federal Register</i> , Vol. 84, No. 46, 03/08/2019, 8479- 8482.	May 07, 2019
* CFPB	Rescinding Parts of Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4252- 4298.	May 15, 2019
Farm Service Agency (FSA)	NOTICE: Farm Loan Programs, Direct Loan Making.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1700- 1701.	Apr. 08, 2019
* Federal Accounting Standards Advisory Board (FASB)	Federal Financial Accounting Technical Release.	<i>Federal Register</i> , Vol. 84, No. 41, 03/01/2019, 7049.	Apr. 01, 2019
* FASB	Statement of Federal Financial Accounting Standards	<i>Federal Register</i> , Vol. 84, No. 41,	Apr. 23, 2019

	(SFFAS), Omnibus Amendments.	03/01/2019, 7049.	
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Deposit Insurance Application Process. EXTENSION: Deposit Insurance Application Process.	<i>Federal Register</i> , Vol. 83, No. 238, 12/12/2018, 63868-63869. <i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3778-3779.
*	FDIC	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts. EXTENSION: Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728. <i>Federal Register</i> , Vol. 84, No. 38, 02/26/2019, 6107.
*	FDIC	NOTICE: Furnisher Information Accuracy and Integrity (FACTA 312).	<i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3775-3776.
*	FDIC	NOTICE: Procedures for Monitoring Bank Protection Act Compliance.	<i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3777-3778.
*	FDIC	NOTICE: Notices Required of Government Securities Dealers or Brokers.	<i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3776-3777.
*	FDIC	NOTICE: National Survey of Unbanked and Underbanked Households.	<i>Federal Register</i> , Vol. 84, No. 35, 02/21/2019, 5434-5435.
	FDIC	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612.
	FDIC	NOTICE: Market Risk Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 21, 02/01/2019, 1121-1123.
	FDIC	Removal of Transferred OTS Regulations Regarding	<i>Federal Register</i> , Vol. 84, No. 24,

	Lending and Investment.	02/05/2019, 1653-1661.	
*	FDIC	NOTICE: Registration of Mortgage Loan Originators (SAFE Act).	<i>Federal Register</i> , Vol. 84, No 45, 03/07/2019, 8330-8332. Apr. 08, 2019
	FDIC	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094. Apr. 09, 2019
	Federal Housing Finance Agency (FHFA)	Validation and Approval of Credit Score Models.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65575-65592. Mar. 21, 2019
*	Federal Reserve Board (FRB)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts. EXTENSION: Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728. <i>Federal Register</i> , Vol. 84, No. 38, 02/26/2019, 6107. Feb. 15, 2019 Mar. 18, 2019
*	FRB	Amendments to Company-Run and Supervisory Stress Test Regulations. CORRECTION: Amendments to Company-Run and Supervisory Stress Test Regulations.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4002-4012. <i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5014. Feb. 19, 2019 Mar. 21, 2019
	FRB	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612. Apr. 01, 2019
	FRB	NOTICE: Registration of a Securities Holding Company.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 716-717. Apr. 01, 2019
	FRB	NOTICE: Application Form for Membership on the Community Advisory Council.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 718-719. Apr. 01, 2019
	FRB	NOTICE: Suspicious Activity Report.	<i>Federal Register</i> , Vol. 84, No. 24, Apr. 08, 2019

		02/05/2019, 1732-1734.	
FRB	NOTICE: Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1731-1732.	Apr. 08, 2019
FRB	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094.	Apr. 09, 2019
* FRB	NOTICE: The Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer.	<i>Federal Register</i> , Vol. 84, No. 43, 03/05/2019, 7902-7904.	May 06, 2019
* FRB	NOTICE: Disclosure Requirements of Regulation Y Associated with Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 8098-8100.	May 06, 2019
* National Credit Union Administration (NCUA)	NOTICE: Organization and Operations of Federal Credit Unions—Loan Participation.	<i>Federal Register</i> , Vol. 84, No. 29, 02/12/2019, 3503.	Mar. 14, 2019
* NCUA	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 37, 02/25/2019, 5957-5960.	Apr. 26, 2019
* Office of the Comptroller of the Currency (OCC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	Feb. 15, 2019
	EXTENSION: Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 84, No. 38, 02/26/2019, 6107.	Mar. 18, 2019
* OCC	NOTICE: Annual Stress Test Rule.	<i>Federal Register</i> , Vol. 84, No. 28, 02/11/2019, 3279-3280.	Mar. 13, 2019
* OCC	NOTICE: Identity Theft Red Flags and Address	<i>Federal Register</i> , Vol. 84, No. 28,	Mar. 13, 2019

	Discrepancies under the Fair and Accurate Credit Transactions Act of 2003.	02/11/2019, 3280-3282.	
*	OCC	Amendments to Stress Testing Rules.	<i>Federal Register</i> , Vol. 84, No. 29, 02/12/2019, 3345-3349.
	OCC	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612.
	OCC	NOTICE: Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1821-1822.
	OCC	NOTICE: Domestic First Lien Residential Mortgage Data.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1823-1824.
	OCC	NOTICE: Interagency Guidance on Asset Securitization Activities.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1824-1825.
	OCC	NOTICE: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1828-1829.
	OCC	NOTICE: Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1822-1823.
	OCC	NOTICE: Survey of Minority Owned Institutions.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1830-1831.
	OCC	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094.
*	OCC	NOTICE: Regulation C—Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4129-4131.

*	OCC	NOTICE: Interagency Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 42, 03/04/2019, 7415-7417.	May 03, 2019
	Social Security Administration (SSA)	NOTICE: Request to be Selected as a Payee.	<i>Federal Register</i> , Vol. 83, No. 17, 01/25/2019, 371-377.	Mar. 26, 2019
	Treasury, Dept. of (Treasury)	Qualified Business Income Deduction.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3015-3023.	Apr. 09, 2019
*	Treasury	NOTICE: Certain Cash or Deferred Arrangements and Employee and Matching Contributions under Employee Plans: Retirement Plans; Cash or Deferred Arrangements.	<i>Federal Register</i> , Vol. 84, No. 42, 03/04/2019, 7417-7418.	May 03, 2019
*	Veterans Affairs, Dept. of (VA)	NOTICE: Loan Analysis.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 8154.	May 06, 2019

Final Rules and Effective Dates

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

	Opportunity Act Ethnicity and Race Information Collection.	Vol. 82, No. 189, 10/02/2017, 45680-45697.	The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022	
CFPB	Civil Monetary Penalty Inflation Adjustments.	<i>Federal Register</i> , Vol. 83, No. 21, 01/31/2019, 517-520.	Issued: Jan. 31, 2019	
CFPB	Fair Credit Reporting Act Disclosures.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 515-517.	Jan. 31, 2019	
CFPB	Home Mortgage Disclosure Adjustment to Asset-Size Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 513-515.	Jan. 31, 2019	
CFPB	Final Policy Guidance on Disclosure of Loan-Level HMDA Data.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 649-673.	Issued: Jan. 31, 2019	
CFPB	Truth in Lending Act Asset-Size Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1356-1359.	Feb. 04, 2019	
CFPB	Fair Lending Report.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2824-2833.	Issued: Feb. 08, 2019	
*	CFPB	Regulation E and Regulation Z.	<i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449.	Apr. 01, 2019
*	CFPB	Technical Specifications for the Prepaid Accounts Agreements Database.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 7979-7980.	Apr. 01, 2019
Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	Dec. 31, 2019	

	Farm Credit Administration (FCA)	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.	FCA will publish a notice of the effective date in the <i>Federal Register</i> .
	FCA	Inflation Adjustments for Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1354-1356.	Jan. 15, 2019
	FCA	Farmer Mac Investment Eligibility.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2706-2707.	Feb. 08, 2019
*	FCA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
	Federal Accounting Standard Advisory Board (FASB)	Federal Financial Accounting Technical Release 19.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 712.	Issued: Jan. 31, 2019
	Federal Crop Insurance Corporation (FCIC)	Forage Seeding Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63383-63389.	Apr. 30, 2019 Comments due: Jan. 09, 2019
	Federal Deposit Insurance Corporation (FDIC)	Final Guidance.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1438-1464.	Issued: Feb. 04, 2019
*	FDIC	Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250.	Apr. 01, 2019
	FDIC	Brokered Deposits and Interest Rate Restrictions.	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2366-2400.	May 07, 2019
*	FDIC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
*	Federal Housing Finance Agency (FHFA)	Uniform Mortgage-Backed Security.	<i>Federal Register</i> , Vol. 84, No. 43, 03/05/2019, 7793-7801.	May 06, 2019
*	FHFA	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34,	Jan. 01, 2020

		02/20/2019, 5308-5333.	
Federal Reserve Board (FRB)	Regulation A.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 511-512.	Jan. 31, 2019
FRB	Regulation D.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 512-513.	Jan. 31, 2019
FRB	Final Guidance.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1438-1464.	Issued: Feb. 04, 2019
* FRB	CORRECTION: Regulations K and LL.	<i>Federal Register</i> , Vol. 84, No. 32, 02/15/2019, 4309-4310.	Feb. 15, 2019
* FRB	Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250.	Apr. 01, 2019
* FRB	Amendments to Policy Statement on the Scenario Design Framework for Stress Testing.	<i>Federal Register</i> , Vol. 84, No. 40, 02/28/2019, 6651-6664.	Apr. 01, 2019
* FRB	Stress Testing Policy Statement.	<i>Federal Register</i> , Vol. 84, No. 40, 02/28/2019, 6664-6671.	Apr. 01, 2019
* FRB	Enhanced Disclosure of the Models Used in the Federal Reserve's Supervisory Stress Test.	<i>Federal Register</i> , Vol. 84, No. 40, 02/28/2019, 6784-6787.	Apr. 01, 2019
* FRB	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
Financial Crimes Enforcement Network (FinCEN)	Customer Due Diligence Requirements for Financial Institutions.	<i>Federal Register</i> , Vol. 81, No. 91, 05/11/2016, 29398-29458.	Jul. 11, 2016 Mandatory compliance date: May 11, 2018
FinCEN	NOTICE: FAQs for Customer Due Diligence Requirements.	https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidanc	Issued: Apr. 03, 2018

		e CDD FAQ FINAL 508 2.pdf	
FinCEN	Exceptive Relief from Beneficial Ownership Requirements for Certain Accounts.	https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf	Issued: Sep. 07, 2018
Housing and Urban Development, Dept. of (HUD)	Single-Family Mortgage Insurance.	<i>Federal Register</i> , Vol. 83, No. 240, 12/14/2018, 64269-64272.	Mar. 14, 2019
National Credit Union Administration (NCUA)	Requirements for Insurance. CORRECTION: Requirements for Insurance. CORRECTION: Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964. <i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-10784. <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	Mar. 26, 2018 except for the addition of § 741.13, which is effective from Mar. 26, 2018 , until Dec. 31, 2022 Mar. 26, 2018 Apr. 06, 2018
NCUA	Technical Amendments.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1601-1610.	Feb. 05, 2019
NCUA	Inflation Adjustments to Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 2052-2056.	Feb. 06, 2019
* NCUA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-	Jan. 01, 2020

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*	Office of the Comptroller of the Currency (OCC)	Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250.
*	OCC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.
	Rural Housing Service (RHS)	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.
	Securities and Exchange Commission (SEC)	Municipal Securities Disclosure.	<i>Federal Register</i> , Vol. 83, No. 170, 08/31/2018, 44700-44743.
*	SEC	Civil Monetary Penalty Inflation Adjustments.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5122-5124.
	Small Business Administration (SBA)	Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.
		Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.
	SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.
*	Social Security Administration (SSA)	Prohibiting Persons With Certain Criminal Convictions From Serving as Representative Payees.	<i>Federal Register</i> , Vol. 84, No. 32, 02/15/2019, 4323-4326.
	Treasury, Dept of (Treasury)	Qualified Business Income Deduction.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2952-3014.
	Treasury	Pricing for 2019 United States Mint Numismatic Products.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2949.
*	Treasury	EXTENSION: Notice of	<i>Federal Register</i> , Applications Due:

	Guarantee Availability.	Vol. 84, No. 37, 02/25/2019, 6043.	Mar. 26, 2019
*	Treasury	Civil Penalty Assessment for Misuse of Names, Symbols, etc.	<i>Federal Register</i> , Vol. 84, No. 28, 02/11/2019, 3105- 3107. Comments due: Mar. 13, 2019
	Veterans Affairs, Dept. of (VA)	INTERIM FINAL RULE: Revisions to VA-Guaranteed or Insured Cash-Out Home Loans.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64459- 64470. Comments due: Feb. 15, 2019

Denotes new item in the chart