



## March 2020 Regulatory Report

### Agencies Issue Pandemic Related Guidance.

- The Federal Financial Institutions Examination Council (FFIEC), on behalf of its members, has issued guidance to remind financial institutions that business continuity plans should address the threat of a pandemic outbreak and its potential impact on the delivery of critical financial services. The guidance is an update to the 2007 Interagency Statement on Pandemic Planning as well as the Interagency Advisory on Influenza Pandemic Preparedness issued **03/15/2006** by the Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS). The latest guidance identifies actions that financial institutions should take to minimize the potential adverse effect of a pandemic. The guidance may be viewed at: <https://www.fdic.gov/news/news/financial/2020/fil20014.html>.
- The Board of Governors of the Federal Reserve System (FRB), Consumer Financial Protection Bureau (CFPB), Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), Office of the Comptroller of the Currency (OCC), and Conference of State Bank Supervisors (CSBS) have issued guidance to encourage financial institutions to meet the financial needs of customers and members affected by the coronavirus. The agencies recognize the potential impact of the coronavirus on customers, members, and operations of many financial institutions and will provide appropriate regulatory assistance to affected institutions subject to their supervision. The agencies noted that financial institutions should work constructively with borrowers and other customers in affected communities. Prudent efforts that are consistent with safe and sound lending practices should not be subject to

examiner criticism. The agencies further state understanding that many financial institutions may face current staffing and other challenges. In cases in which operational challenges persist, the agencies will expedite, as appropriate, any request to provide more convenient availability of services in affected communities. The agencies also will work with affected financial institutions in scheduling examinations or inspections to minimize disruption and burden. The guidance may be viewed at: <https://www.fdic.gov/news/news/press/2020/pr20025.html>.

### Agencies Issue Final Rules to Adjust CMPs for Inflation.

- The Department of Housing and Urban Development (HUD) has issued a final rule to provide for 2020 inflation adjustments of civil monetary penalty (CMP) amounts required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. Please see the final rule for the adjusted amounts. The final rule is effective **04/06/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-06/pdf/2020-04146.pdf>. *Federal Register*, Vol. 85, No. 45, 03/06/2020, 13041-13045.
- The Financial Crimes Enforcement Network (FinCEN) has issued a final rule to reflect inflation adjustments to its civil monetary penalties (CMPs) as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule adjusts certain CMPs within the jurisdiction of FinCEN to the maximum amount required by the Acts. Please see the final rule for the adjusted amounts. The final rule is effective **02/19/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

<https://www.govinfo.gov/content/pkg/FR-2020-02-19/pdf/2020-02526.pdf>. *Federal Register*, Vol. 85, No. 33, 02/19/2020, 9370-9371.

- The Department of the Treasury (Treasury) has issued a final rule to adjust its civil monetary penalties (CMPs) for inflation as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule adjusts CMPs within the jurisdiction of two components of Treasury to the maximum amount required by the Acts. Please see the final rule for the adjusted amounts. The adjustments are effective **02/21/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-02712.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10063-10064.
- The Small Business Administration (SBA) has issued a final rule to amend its regulations to adjust for inflation the amount of certain civil monetary penalties (CMPs) that are within the jurisdiction of SBA. 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. Please see the final rule for the adjusted amounts. The final rule is effective **03/10/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-10/pdf/2020-04278.pdf>. *Federal Register*, Vol. 85, No. 47, 03/10/2020, 13725-13727.

#### **Agencies Issue Correction to Capital Rule.**

The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) have issued a correction to regulatory capital rules. In rule document 2019-23472 beginning on page 61776 in the issue of 11/13/2019 *Federal Register*, make the following correction: § 6.4 [Corrected] 1. On page 61794, in § 6.4, in the second column, beginning on the 21<sup>st</sup> line, amendatory instruction 13 should read: 13. Section 6.4 is amended by: (1) revising the section

heading; (2) revising paragraph (a); (3) removing paragraph (b); (4) redesignating paragraph (c) as paragraph (b); (5) revising newly designated paragraph (b) introductory text and paragraph (b)(1); and (6) redesignating paragraphs (d) and (e) as paragraphs (c) and (d), respectively. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/C1-2019-23472.pdf>. *Federal Register*, Vol. 85, No. 38, 02/26/2020, 10968.

#### **Agencies Issue New Systems of Records.**

- The Bureau of Consumer Financial Protection (CFPB) has issued a notice to announce the establishment of a Privacy Act System of Records. CFPB will maintain the records covered by the notice. CFPB.028—Federal Document Management System will collect information to enable CFPB to electronically access and manage its rulemaking dockets, or other dockets, related to documents published in the *Federal Register* requesting comment, including comments or supporting materials and allows the public to find and review such materials on *Regulations.gov*. Comments are due **03/30/2020**. The new system of records is effective **02/28/2020**, with the exception of the routine uses. The routine uses will not be effective until **03/30/2020**, pending comment. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-28/pdf/2020-02629.pdf>. *Federal Register*, Vol. 85, No. 40, 02/28/2020, 11974-11976.
- The Social Security Administration (SSA) has announced its new guidance document portal established under Executive Order (EO) 13891 and the Office of Management and Budget's (OMB) memorandum, M-20-02, Guidance Implementing Executive Order (EO) 13891. On **10/09/2019**, the President of the United States issued EO 13891. EO 13891 states that it is the policy of the executive branch, to the extent consistent with applicable law, to require that agencies treat guidance documents as non-binding both in law and in practice, except as incorporated into a contract; take public input into account when appropriate in formulating guidance documents; and make guidance documents readily available to the public. In

order to make guidance documents readily available to the public, EO 13891 requires that each agency or agency component, as appropriate, establish or maintain on its website a single, searchable, indexed portal that contains or links to all guidance documents in effect from such agency or component. It also requires that the guidance document portal include a statement informing the public that guidance documents lack the force and effect of law, except as authorized by law or as incorporated into a contract. Each agency or agency component, as appropriate, must establish its guidance document portal by **02/28/2020**. SSA has announced its new guidance document portal, which is available at: [www.socialsecurity.gov/](http://www.socialsecurity.gov/). The portal is accessible **02/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-02/pdf/2020-04177.pdf>. *Federal Register*, Vol. 85, No. 41, 03/02/2020, 12373.

#### **Agencies Extend Comment Period for CRA Proposal.**

The Federal Deposit Insurance Corporation (FDIC) and Office of the Comptroller of the Currency (OCC) have extended the comment period of the proposed rule regarding the Community Reinvestment Act (CRA). On **01/09/2020**, the agencies published in the *Federal Register* a proposed rule entitled, Community Reinvestment Act Regulations. The proposed rule provided for a 60-day comment period, which would have closed **03/09/2020**. The agencies have determined that an extension of the comment period until **04/08/2020** is appropriate. The comment period for the CRA-related proposed rule published on **01/09/2020**, has been extended from **03/09/2020** to **04/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/2020-03766.pdf>. *Federal Register*, Vol. 85, No. 38, 02/26/2020, 10996-10997.

#### **Agencies Propose Amendments to Volcker Rule.**

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Commodity Futures Trading Commission (CFTC), and Securities and Exchange Commission (SEC) have issued a proposed rule that

would amend the regulations that implement section 13 of the Bank Holding Company Act (BHC Act), also known as the Volcker Rule. Section 13 contains certain restrictions on the ability of a banking entity or nonbank financial company supervised by FRB to engage in proprietary trading and have certain interests in, or relationships with, a hedge fund or private equity fund. The proposed amendments are intended to continue the agencies' efforts to improve and streamline the regulations implementing section 13 of the BHC Act by modifying and clarifying requirements related to the covered fund provisions. Comments are due **04/01/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-28/pdf/2020-02707.pdf>. *Federal Register*, Vol. 85, No. 40, 02/28/2020, 12120-12206.

#### **CFPB Publishes Supervisory Highlights.**

The Bureau of Consumer Financial Protection (CFPB) has published its twenty-first edition of *Supervisory Highlights*. In the issue, CFPB reports on examination findings in the areas of debt collection, mortgage servicing, payday lending, and student loan servicing that were completed between April 2019 and August 2019. The report does not impose any new or different legal requirements, and all violations described in the report are based only on those specific facts and circumstances noted during examinations. CFPB posted the publication on its website **02/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-20/pdf/2020-03301.pdf>. *Federal Register*, Vol. 85, No. 34, 02/20/2020, 9746-9750.

#### **CFPB Issues Supplemental Proposal to Amend FDCPA.**

CFPB has proposed to amend Regulation F which implements the Fair Debt Collection Practices Act (FDCPA) and currently contains the procedures for state application for exemption from the provisions of FDCPA. On **05/21/2019**, CFPB published in the *Federal Register* a proposed rule (May 2019 Proposed Rule) that would prescribe federal rules governing the activities of debt collectors, as that term is defined in FDCPA. The proposal supplements the May 2019 Proposed Rule by proposing to require debt collectors to make certain disclosures when collecting time-barred debts. Comments are due **05/04/2020**. The supplemental proposal may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-03-03/pdf/2020-03838.pdf>. *Federal Register*, Vol. 85, No. 42, 03/03/2020, 12672-12702.

#### **FFIEC Adopts Grant Handbook.**

The Federal Financial Institutions Examination Council's (FFIEC's) Appraisal Subcommittee (ASC) has adopted the Grants Handbook (Handbook). The Handbook is the official repository of the policies and procedures for the administration of grants made by ASC. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-14/pdf/2020-03021.pdf>. *Federal Register*, Vol. 85, No. 31, 02/14/2020, 8592.

#### **FRB Issues Final Rules on Interest Paid on Reserve Balances.**

- The Board of Governors of the Federal Reserve System (FRB) has issued a final rule to amend Regulation D (Reserve Requirements of Depository Institutions) to revise the rate of interest paid on balances maintained to satisfy reserve balance requirements (IORR) and the rate of interest paid on excess balances (IOER) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final rule specifies that IORR is 1.60 percent and IOER is 1.60 percent, a 0.05 percentage point increase from prior levels. The amendments are intended to enhance the role of such rates of interest in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The final rule is effective **02/12/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-12/pdf/2020-02119.pdf>. *Federal Register*, Vol. 85, No. 29, 02/12/2020, 7855-7857.
- FRB has issued a final rule to amend Regulation D (Reserve Requirements of Depository Institutions) to revise the rate of interest paid on balances maintained to satisfy reserve balance requirements (IORR) and the rate of interest paid on excess balances (IOER) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final rule specifies that IORR is 1.10 percent and IOER is 1.10 percent, a 0.50 percentage point decrease from prior levels. The amendments are intended to enhance the role of such rates of interest in maintaining the

federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The final rule is effective **03/10/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-03-10/pdf/2020-04826.pdf>. *Federal Register*, Vol. 85, No. 47, 03/10/2020, 13724-13725.

#### **FRB Issues Final Rule on Control and Divestiture Proceedings.**

FRB has issued a final rule to revise the regulations related to determinations of whether a company has the ability to exercise a controlling influence over another company for purposes of the Bank Holding Company Act or the Home Owners' Loan Act. The final rule expands the number of presumptions for use in such determinations. By codifying the presumptions in FRB's Regulation Y and Regulation LL, the rule will provide substantial additional transparency on the types of relationships that FRB generally views as supporting a determination that one company controls another company. The final rule is largely consistent with the proposal and includes certain targeted adjustments to FRB's historical practice, as described in detail in the final rule. The final rule is effective **04/01/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-03-02/pdf/2020-03398.pdf>. *Federal Register*, Vol. 85, No. 41, 03/02/2020, 12398-12430.

#### **FRB Issues Final Rule to Reflect Decrease in Rate for Primary Credit.**

FRB has issued a final rule to amend Regulation A to reflect a decrease in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically decreased by formula as a result of FRB's primary credit rate action. The Federal Reserve Banks make primary and secondary credit available to depository institutions as a backup source of funding on a short-term basis, usually overnight. The primary and secondary credit rates are the interest rates that the twelve Federal Reserve Banks charge for extensions of credit under these programs. On **03/03/2020**, FRB voted to approve a 1/2 percentage point decrease in the primary credit rate in effect at each of the twelve Federal Reserve Banks, thereby decreasing from 2.25 percent to 1.75 percent the rate that each Reserve Bank charges for extensions of primary

credit. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate in effect at each of the twelve Federal Reserve Banks decreased by 1/2 percentage point as a result of FRB's primary credit rate action, thereby decreasing from 2.75 percent to 2.25 percent the rate that each Reserve Bank charges for extensions of secondary credit. The amendments to Regulation A reflect these rate changes. The amendments are effective **03/10/2020**. The rate changes for primary and secondary credit were applicable **03/04/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-10/pdf/2020-04825.pdf>. *Federal Register*, Vol. 85, No. 47, 03/10/2020, 13723-13724.

#### **FDIC Issues Final Securitization Safe Harbor Rule.**

The Federal Deposit Insurance Corporation (FDIC) has issued a final rule to amend its securitization safe harbor rule, which relates to the treatment of financial assets transferred in connection with a securitization transaction, in order to eliminate a requirement that the securitization documents require compliance with Regulation AB of the Securities and Exchange Commission (SEC) in circumstances where Regulation AB by its terms would not apply to the issuance of obligations backed by such financial assets. The final rule is effective **05/04/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-04/pdf/2020-02936.pdf>. *Federal Register*, Vol. 85, No. 43, 03/04/2020, 12724-12731.

#### **FDIC Issues Updated Listing of Financial Institutions in Liquidation.**

FDIC has issued a notice to announce it has been appointed the sole receiver for the financial institutions listed in the notice. The appointment is effective as of the "date closed" indicated in the listing. This list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **09/02/1992** issue of the *Federal Register*. For further information concerning the identification of any institutions which have been placed in liquidation, please visit FDIC's website at: [www.fdic.gov/bank/individual/failed/banklist.html](http://www.fdic.gov/bank/individual/failed/banklist.html), or contact the Manager of Receivership Oversight

at: [RO@fdic.gov](mailto:RO@fdic.gov) or at: Division of Resolutions and Receiverships, FDIC, 1601 Bryan Street, Suite 34100, Dallas, TX 75201-3401. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-03514.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10164-10165.

#### **FDIC Seeks Comment on Modernization of Sign and Advertising Rules.**

FDIC seeks comment regarding potential modernization of its sign and advertising rules to reflect that deposit-taking via physical branch, digital, and mobile banking channels continues to evolve since FDIC last significantly updated its rules in 2006. FDIC has issued the notice to inform of its efforts to align the policy objectives of its rules and keep pace with how today's banks offer deposit products and services and how consumers connect with banks, including through evolving channels. FDIC also seeks input on how to address potential misrepresentations by nonbanks about deposit insurance. In addition, FDIC requests information about how technological or other solutions could be leveraged to help consumers better distinguish FDIC-insured banks and savings associations from entities that are not insured by FDIC (nonbanks), particularly across web and digital channels. Comments are due **03/19/2020**. On **03/13/2020**, FDIC published a notice to extend the comment period to **04/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/2020-03689.pdf>. *Federal Register*, Vol. 85, No. 38, 02/26/2020, 10997-11000. The notice to extend the comment period may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-13/pdf/2020-05127.pdf>. *Federal Register*, Vol. 85, No. 50, 03/13/2020, 14678-14679.

#### **HUD Announces Sale of Reverse Mortgage Pools.**

The Department of Housing and Urban Development (HUD) has announced its intention to competitively offer multiple residential reverse mortgage pools consisting of approximately 700 reverse mortgage notes secured by properties with a loan balance of approximately \$150 million. The sale will consist of due and payable Secretary-held reverse mortgage loans. The mortgage loans consist of first liens secured by single family, vacant residential properties, where all borrowers are deceased, and no borrower is survived by a non-borrowing spouse. The notice also generally



describes the bidding process for the sale and certain persons who are ineligible to bid. The Bidder's Information Package was made available to qualified bidders on or about **02/14/2020**. Bids for the HVLS 2020-1 sale will be accepted on the bid date of **03/18/2020**. HUD anticipates that award(s) will be made on or about **03/19/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-25/pdf/2020-03743.pdf>. *Federal Register*, Vol. 85, No. 37, 02/25/2020, 10711-10712.

#### **FEMA Issues Final Rule on Suspension of NFIP Community Eligibility.**

- The Federal Emergency Management Agency (FEMA) has issued a final rule that identifies communities in the state of **Florida** 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 ("Susp.") listed in the third column of the table within the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-20/pdf/2020-02508.pdf>. *Federal Register*, Vol. 85, No. 34, 02/20/2020, 9675-9676.

- FEMA has issued a final rule that identifies communities in the state of **Alabama** 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 ("Susp.") listed in the third column of the table within the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-27/pdf/2020-03600.pdf>. *Federal Register*, Vol. 85, No. 39, 02/27/2020, 11295-11297.

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

FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, Colorado, Florida, Louisiana, North Carolina, South Carolina, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-27/pdf/2020-03898.pdf>. *Federal Register*, Vol. 85, No. 39, 02/27/2020, 11378-11381.

#### **FEMA Issues Notice of Changes in Flood Hazard Determinations.**

FEMA has issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Nevada, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of

the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. The LOMR will be used by insurance agents and others to calculate appropriate flood insurance premium rates for new buildings and the contents of those buildings. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-03-03/pdf/2020-04279.pdf>. *Federal Register*, Vol. 85, No. 41, 03/03/2020, 12571-12573.

#### **FEMA Proposes 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 the communities in the state of **Michigan** as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/18/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-18/pdf/2020-03120.pdf>. *Federal Register*, Vol. 85, No. 32, 02/18/2020, 8884-8886.
- 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 the communities in the state of **Colorado** as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and

where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/18/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-18/pdf/2020-03121.pdf>. *Federal Register*, Vol. 85, No. 32, 02/18/2020, 8886-8887.

- FEMA seeks 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 the communities in the states of **Iowa** and **Nebraska** as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-27/pdf/2020-03899.pdf>. *Federal Register*, Vol. 85, No. 39, 02/27/2020, 11377-11378.

#### **FEMA Issues Proposed Rule to Revise Certain Publication Requirements.**

FEMA has issued a proposed rule to make two changes to its regulations regarding publication requirements of community eligibility status information under the National Flood Insurance Program (NFIP). First, FEMA has proposed to replace outdated regulations that require publication of community loss of eligibility notices in the *Federal Register* with a requirement that FEMA publish the

information on the internet or by another comparable method. Second, FEMA has proposed to replace its requirement that FEMA maintain a list of communities eligible for flood insurance in the Code of Federal Regulations with a requirement that FEMA publish the list on the internet or by another comparable method. Comments are due **04/13/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-12/pdf/2020-02510.pdf>. *Federal Register*, Vol. 85, No. 28, 02/12/2020, 7902-7909.

#### **Treasury Issues Guidance on Amount of Federal Income Tax to Withhold from Employee's Wages.**

The Department of the Treasury (Treasury) has issued a proposed rule to provide guidance for employers concerning the amount of federal income tax to withhold from employee's wages, implement recent changes in the Internal Revenue Code made by the Tax Cuts and Jobs Act, and reflect the redesigned 2020 Form W-4 and related IRS publications. The proposed rule affects employers that pay wages subject to federal income tax withholding and employees who receive wages subject to federal income tax withholding. Comments are due **04/13/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-13/pdf/2020-02849.pdf>. *Federal Register*, Vol. 85, No. 30, 02/13/2020, 8344-8372.

#### **Treasury Proposes Rule on Meals and Entertainment Expenses Under Section 274.**

Treasury seeks comment on a proposed rule that would provide guidance under section 274 of the Internal Revenue Code regarding certain statutory amendments made to section 274 by 2017 legislation. Specifically, the proposed rule addresses the elimination of the deduction under section 274 for expenditures related to entertainment, amusement, or recreation activities, and would provide guidance to determine whether an activity is of a type generally considered to be entertainment. The proposed rule also addresses the limitation on the deduction of food and beverage expenses under section 274(k) and (n), including the applicability of the exceptions under section 274(e)(2), (3), (4), (7), (8), and (9). Comments are due **04/13/2020**. Outlines of topics to be discussed at the hearing scheduled for **04/07/2020**, at 10 a.m. must be received by **04/13/2020**. If no outlines are received

by **04/13/2020**, the hearing will be cancelled. On **03/06/2020**, IRS issued a notice to change the date for the hearing to **04/29/2020**. Comments and outlines on topics to be discussed at hearing remain due **04/13/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/2020-03723.pdf>. *Federal Register*, Vol. 85, No. 38, 02/26/2020, 11020-11031. The notice of rescheduled hearing may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-06/pdf/2020-04561.pdf>. *Federal Register*, Vol. 85, No. 45, 03/06/2020, 13118.

#### **SBA Issues Final Rule to Remove 20 Regulations from CFR.**

The Small Business Administration (SBA) has issued a final rule to remove 20 regulations from the Code of Federal Regulations (CFR) that are no longer necessary because the programs the regulations govern are no longer in effect. The final rule will remove all regulations applicable to two subparts: Pre-Disaster Mitigation Loans and Economic Injury Disaster Loans as a Result of the September 11, 2001 Terrorist Attacks. The removal of the regulations will simplify SBA's regulations in the CFR. The final rule is effective **06/03/2020**, unless significant adverse comment is received by **05/04/2020**. If significant adverse comment is received, SBA will publish a timely withdrawal of the final rule in the *Federal Register*. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-05/pdf/2020-03657.pdf>. *Federal Register*, Vol. 85, No. 44, 03/05/2020, 12875-12876.

#### **SBA Issues Notice of Guidance Availability.**

SBA has issued a notice to advise of the availability of SBA Guidance Documents on its website. All guidance documents may be found on the website by **02/28/2020**. The guidance documents of SBA are available at: [www.sba.gov/guidance](http://www.sba.gov/guidance). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-25/pdf/2020-03679.pdf>. *Federal Register*, Vol. 85, No. 37, 02/25/2020, 10803.

#### **SBA Proposes Removal of Regulations Related to Intermediary Lending Pilot Program Intermediaries.**

SBA has proposed to remove three regulations governing the application and selection process for Intermediary Lending Pilot (ILP) Program



Intermediaries. The regulations are no longer necessary because SBA is no longer authorized to select new ILP Intermediaries. The removal of the regulations will simplify SBA's regulations. SBA has also proposed to make two conforming amendments to avoid confusion. Comments are due **05/04/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-05/pdf/2020-04465.pdf>. *Federal Register*, Vol. 85, No. 44, 03/05/2020, 12875-12876.

#### **Agencies Issue Interim Rule to Implement the Regional Conservation Partnership Program.**

The Commodity Credit Corporation (CCC), Natural Resources Conservation Service (NRCS), and United States Department of Agriculture (USDA) have issued an interim rule to implement the Regional Conservation Partnership Program (RCPP). RCPP enhances conservation and promotes coordination between NRCS and its partners to help producers and landowners increase the restoration and sustainable use of soil, water, and wildlife on a regional or watershed scale. NRCS, an agency of USDA, administers RCPP, which is funded through CCC. RCPP is reauthorized by the Agriculture Improvement Act of 2018, which streamlined RCPP administration, including elimination of "covered program" financial transfers and replacement of covered program contracts with RCPP contracts and programmatic partnership agreements. The interim final rule is effective **02/13/2020**. Comments are due **04/13/2020**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-13/pdf/2020-01812.pdf>. *Federal Register*, Vol. 85, No. 30, 02/13/2020, 8131-8145.

#### **Agencies Announce Intent to Issue NOFA Under Higher Blends Infrastructure Incentive Program.**

The Commodity Credit Corporation (CCC) and the Rural Business-Cooperative Service (RBC) have issued a notice of funding availability (NOFA) of up to \$100 million in competitive grants to eligible entities for activities designed to expand the sales and use of renewable fuels under the Higher Blends Infrastructure Incentive Program. The purpose of the notice is to alert prospective participants and stakeholders of the agencies' intentions to jointly publish a NOFA by mid-spring which will provide specific program information and requirements. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-28/pdf/2020-03831.pdf>. *Federal Register*, Vol. 85, No. 40, 02/28/2020, 11946-11947.

#### **FSA Seeks Comment on Revision to Several Information Collections.**

The Farm Service Agency (FSA) seeks comment on revisions to four Farm Loan Programs' information collection requests. The four collection requests are: Inventory Property Management, Direct Loan Servicing—Regular, Guaranteed Farm Loan Program, and General Program Administration. In the Inventory Property Management, the collected information is used to evaluate applicant requests to purchase inventory property, determine eligibility to lease or purchase inventory property, and ensure the payment of the lease amount or purchase amount associated with the acquisition of inventory property. In the Direct Loan Servicing—Regular, the information is used to determine borrower compliance with loan agreements, assist the borrower in achieving business goals, and regular servicing of the loan account such as graduation, subordination, partial release, and use of proceeds. In the General Program Administration, the information collected is used to ensure that applicants meet statutory eligibility requirements, loan funds are used for authorized purposes, and the Government's interest in security is adequately protected. In the Guaranteed Farm Loan Program, the collected information is needed to make and service loans guaranteed by FSA to eligible farmers and ranchers by commercial lenders and nontraditional lenders. Comments are due **04/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-20/pdf/2020-03303.pdf>. *Federal Register*, Vol. 85, No. 34, 02/20/2020, 9722-9724.

#### **FCA Issues Policy Statement on Oversight of Farmer Mac.**

The Farm Credit Administration (FCA) has issued a new Policy Statement on Oversight of the Federal Agricultural Mortgage Corporation (Farmer Mac). FCA is responsible for examining, regulating, and supervising the Farm Credit System, which includes Farmer Mac. Good agency governance practices require FCA to establish general strategy and direction to the Office of Secondary Market Oversight (OSMO) for the examination, regulation, and supervision of Farmer Mac. The policy also

establishes OSMO's responsibility to implement the annual risk-based examination program, and develop regulations and other guidance, as needed. All FCA policy statements may be viewed on FCA's website. The policy statement was issued **02/21/2020**. The statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-01888.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10035-10036.

### **RHS Seeks Applications for Rural Community Development Initiative.**

The Rural Housing Service (RHS) seeks applications under the Rural Community Development Initiative (RCDI) program. Applicants must provide matching funds in an amount at least equal to the federal grant. The grants will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. RHS will publish the amount of funding on its website at: <https://www.rd.usda.gov/newsroom/notices-solicitation-applications-nosas>. Paper applications are due **05/18/2020**. Electronic applications are due **05/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-04/pdf/2020-04430.pdf>. *Federal Register*, Vol. 85, No. 43, 03/04/2020, 12761-12771.

### **CCC Finalizes Rule to Amend Supplemental Agricultural Disaster Assistance Programs.**

The Commodity Credit Corporation (CCC) has issued a final rule regarding its Supplemental Agricultural Disaster Assistance Programs. The Agriculture Improvement Act (2018 Farm Bill) amended the Agricultural Act to make changes to the Supplemental Agricultural Disaster Assistance Programs, which include the: Livestock Indemnity Program (LIP), Livestock Forage Disaster Program (LFP), Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP), and Tree Assistance Program (TAP). The final rule includes changes required by the 2018 Farm Bill, as well as discretionary changes intended to improve administration of the programs and clarify existing program requirements. The final rule is effective **02/26/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/2020-03841.pdf>. *Federal Register*, Vol. 85, No. 38, 02/26/2020, 10959-10968.

[02-26/pdf/2020-03841.pdf](https://www.govinfo.gov/content/pkg/FR-2020-02-26/pdf/2020-03841.pdf). *Federal Register*, Vol. 85, No. 38, 02/26/2020, 10959-10968.

### **CCC Finalizes Rule to Implement Changes to Noninsured Crop Disaster Assistance Program.**

CCC has issued a final rule to implement changes to the Noninsured Crop Disaster Assistance Program (NAP) as required by the Agriculture Improvement Act. The final rule makes buy-up coverage levels available for 2019 and future years, increases service fees, and extends the service fee waiver and premium reduction to eligible veterans. The final rule includes the changes to the payment limitation and native sod provisions and clarifies when NAP coverage is available for crops when certain crop insurance is available under the Federal Crop Insurance Act. The final rule has also added provisions for eligibility and program requirements for new producers or producers with less than 1-year growing experience with a new crop (for example, most hemp producers). The final rule also makes some additional minor changes to clarify existing NAP requirements and improve program integrity. The final rule is effective **03/02/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-02/pdf/2020-04103.pdf>. *Federal Register*, Vol. 85, No. 41, 03/02/2020, 12213-12221.

### **RBC Issues Notice of FY 2020 Guarantee Fee Rates, Maximum Portion of Guarantee Authority Available, and Annual Renewal Fee.**

The Rural Business-Cooperative Service (RBC) has issued a notice of the fiscal year (FY) 2020 guarantee fee rates for guaranteed loans, the maximum portion of guarantee authority available for FY 2020, and the annual renewal fee for FY 2020 when applying for guaranteed loans under the Business and Industry (B&I) Guaranteed Loan Program. RBC has the authority to charge a guarantee fee and an annual renewal fee for loans made under the B&I Guaranteed Loan Program. Pursuant to that authority, and subject to the current appropriated authority, RBC has established an initial guarantee fee rate of 3 percent and an annual renewal fee rate of one-half of 1 percent for the B&I Guaranteed Loan Program. The initial guarantee fee is paid at the time the loan note guarantee is issued. The annual renewal fee is paid by the lender to RBC once a year. Payment of the annual renewal fee is required in order to maintain

the enforceability of the guarantee. The notice is effective **02/20/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-20/pdf/2020-03338.pdf>. *Federal Register*, Vol. 85, No. 34, 02/20/2020, 9725-9726.

### **SEC Finalizes Rule to Delegate Authority to General Counsel.**

The Securities and Exchange Commission (SEC) has issued a final rule to revise regulations with respect to the delegations of authority to SEC's General Counsel. The revisions are a result of SEC's experience with its bankruptcy program and are intended to conserve SEC resources by delegating to staff the discretion to file objections in bankruptcy cases with respect to the frequently recurring issue of non-debtor third-party releases. The revisions will expedite and enhance the effectiveness of SEC's bankruptcy program by enabling SEC to meet bankruptcy court deadlines that affect issues important to SEC. The final rule is effective **03/02/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-02/pdf/2020-03705.pdf>. *Federal Register*, Vol. 85, No. 41, 03/02/2020, 12221-12222.

### **SEC Finalizes Rule to Exempt Investment Adviser Registration for Advisers to Certain Rural Business Investment Companies.**

The Securities Exchange Commission (SEC) has issued a final rule to amend the definition of the term "venture capital fund" and the private fund adviser exemption under the Investment Advisers Act to reflect in SEC rules exemptions from registration for investment advisers who advise rural business investment companies (RBICs). The exemptions were enacted as part of the RBIC Advisers Relief Act. Specifically, the RBIC Advisers Relief Act amended Advisers Act section 203(l), which exempts from investment adviser registration any adviser who solely advises venture capital funds, by stating that RBICs are venture capital funds for purposes of the exemption. Accordingly, SEC has amended the definition of the term "venture capital fund" to include RBICs. The RBIC Advisers Relief Act also amended Advisers Act section 203(m), which exempts from investment adviser registration any adviser who solely advises private funds and has assets under management in the United States of less than \$150 million, by excluding RBIC assets from counting towards the \$150 million

threshold. Accordingly, SEC has amended the definition of the term "assets under management" in the private fund adviser exemption to exclude the assets of RBICs. The final rule is effective **03/10/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-10/pdf/2020-04571.pdf>. *Federal Register*, Vol. 85, No. 47, 03/10/2020, 13734-13741.

### **FASB Issues Technical Bulletin 2020-1, Loss Allowance for Intergovernmental Receivables.**

The Federal Accounting Standards Advisory Board (FASB) has issued Technical Bulletin 2020-1, Loss Allowance for Intragovernmental Receivables. The bulletin is available on the FASB website at: <https://fasab.gov/accounting-standards/>. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-27/pdf/2020-03912.pdf>. *Federal Register*, Vol. 85, No. 39, 02/27/2020, 11368-11369.

### **FTC Seeks Comment on Guides Concerning Use of Endorsements and Testimonials in Advertising.**

The Federal Trade Commission (FTC) seeks comment on its *Guides Concerning the Use of Endorsements and Testimonials in Advertising*. FTC seeks comment as part of its systematic review of all current FTC regulations and guides. The guide is designed to assist businesses and others in conforming their endorsement and testimonial advertising practices to the requirements of Section 5 of the Federal Trade Commission Act. Comments are due **04/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-03447.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10104-10107.

### **FCC Proposes Rule to Implement TRACED Act.**

The Federal Communications Commission (FCC) has issued a proposed rule to implement the Pallone-Thune Telephone Robocall Abuse Criminal Enforcement and Deterrence Act (TRACED Act) to establish a process for the registration of a single consortium that conducts private-led efforts to trace back the origin of suspected unlawful robocalls. Comments were due **02/24/2020**. Reply comments due **03/02/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-02-14/pdf/2020-03065.pdf>. *Federal Register*, Vol. 85, No. 31, 02/14/2020, 8531-8533.

### **NCUA Proposes to Permit Certain Credit Unions to Issue Subordinated Debt.**

The National Credit Union Administration (NCUA) has issued a proposed rule to amend various parts of its regulations to permit low-income designated credit unions (LICUs), complex credit unions, and new credit unions to issue subordinated debt for purposes of regulatory capital treatment. Specifically, the proposed rule would create a new subpart in NCUA's final risk-based capital rule that would address the requirements for and regulatory capital treatment of subordinated debt. The new subpart would, among other things, contain requirements related to applying for authority to issue subordinated debt, credit union eligibility to issue subordinated debt, prepayments, disclosures, securities laws, and the terms of a subordinated debt note. The proposed rule also makes various additions and amendments to other parts and sections of NCUA's regulations. Comments are due **07/08/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-03-10/pdf/2020-01537.pdf>. *Federal Register*. Vol. 85, No. 47, 03/10/2020, 13982-14033.

### **EEOC Finalizes Rule to Correct and Amend 2019 Adjustment for Penalty of Violating Notice Posting Requirements.**

The Equal Employment Opportunity Commission (EEOC) has issued a final rule to correct the RIN Number of its item entitled, *2019 Adjustment of the Penalty for Violation of Notice Posting Requirements*, and to add to the authority citation to identify the statutory authority for EEOC to make adjustments to the penalty for violating notice posting requirements. On **03/21/2019**, EEOC's 2019 Adjustment of the Penalty for Violation of Notice Posting Requirements was published in the *Federal Register*. The final rule provided notice of an annual inflationary adjustment to the penalty for covered employers that fail to post a notice of employee rights under federal employment anti-discrimination laws as required by the Federal Civil Penalties Inflation Adjustment Act, as amended. The publication also inadvertently repeated an old regulatory identification number (RIN) from a past year's penalty adjustment. The correct RIN number for this item is 3046-AB14. The final rule also adds the authority for making these adjustments to the statutory authority for 29 CFR part 1601. The final rule is effective **02/27/2020**. The final rule may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-27/pdf/2020-02144.pdf>. *Federal Register*, Vol. 85, No. 39, 02/27/2020, 11293-11294.

### **DOD Issues Interpretive Rule to Amend MLA.**

The Department of Defense (DOD) has amended its interpretive rule for the Military Lending Act (MLA). MLA, as implemented by DOD, limits the military annual percentage rate (MAPR) that a creditor may charge to a maximum of 36 percent, requires certain disclosures, and provides other substantive consumer protections on "consumer credit" extended to servicemembers and their families. On **07/22/2015**, DOD amended its regulation primarily for the purpose of extending the protections of MLA to a broader range of closed-end and open-end credit products (the July 2015 Final Rule). On **08/26/2016**, DOD issued the first set of interpretations of that regulation in the form of questions and answers. On **12/14/2017**, DOD issued a second set of interpretations of that regulation in the form of amended questions and answers. DOD has now withdrawn the amended question and answer number 2 (Q&A #2), published in the **12/14/2017**, Interpretive Rule. Q&A #2 discussed when credit is extended for the purpose of purchasing a motor vehicle or personal property and the creditor simultaneously extends credit in an amount greater than the purchase price of the motor vehicle or personal property. In withdrawing the amended question and answer, DOD has reverted to the original Q&A #2 published in the **08/26/2016** Interpretive Rule. The action will allow DOD to conduct additional analysis on the matter. DOD has also added a new question and answer to address questions about the use of Individual Taxpayer Identification Numbers to identify covered borrowers in DOD's database. The interpretive rule is effective **02/28/2020**. The interpretive rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-28/pdf/2020-04041.pdf>. *Federal Register*, Vol. 85, No. 40, 02/28/2020, 11842-11844.

### **SSA Finalizes Rule on Advance Designation of Representative Payees for Social Security Beneficiaries.**

The Social Security Administration (SSA) has issued a final rule to specify the information Social Security beneficiaries and applicants must provide to

designate individuals as their possible representative payee in advance of SSA's determination that the beneficiary needs a representative payee. The final rule also sets forth how SSA will consider an individual's advance designation when SSA selects a representative payee. The final rule is effective **02/25/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-11/pdf/2020-02409.pdf>. *Federal Register*, Vol. 85, No. 28, 02/11/2020, 7661-7665.

#### **SSA Announces Addresses for Service of Process.**

SSA's Office of the General Counsel is responsible for processing and handling summonses and complaints in lawsuits involving judicial review of SSA final decisions on individual claims for benefits under titles II, VIII, and XVI of the Social Security Act (Act), and individual claims for a Medicare Part D subsidy under title XVIII of the Act. The notice sets out the names and current addresses of those offices and the jurisdictions for which each office has responsibility. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-03-02/pdf/2020-04246.pdf>. *Federal Register*, Vol. 85, No. 41, 03/02/2020, 12370-12373.

#### **CDFI Issues Notices of Funds Availabilities.**

- The Community Development Financial Institutions (CDFI) Fund has issued a notice of funds availability for Applications for Financial Assistance awards or Technical Assistance grants under the Native American CDFI Assistance (NACA Program) fiscal year (FY) 2020 Funding Round. Please see the notice for application dates and requirements. The notice was issued **02/21/2020**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-03442.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10240-10262.
- CDFI has issued a notice of funds availability for Financial Assistance awards or Technical Assistance grants under the Community Development Financial Institutions Program (CDFI Program) fiscal year (FY) 2020 Funding Round. Please see the notice for application dates and requirements. The notice was issued **02/21/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-02-21/pdf/2020-03440.pdf>. *Federal Register*, Vol. 85, No. 35, 02/21/2020, 10219-10240.



## Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Prototypes of New Overdraft Opt-In Model Form.	<a href="https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/">https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/</a>	No date specified.
<b>CFPB</b>	<b>NOTICE:</b> Consumer Response Company Response Survey.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4294.	<b>Mar. 24, 2020</b>
* <b>CFPB</b>	Supplemental Proposal to Amend FDCPA.	<i>Federal Register</i> , Vol. 85, No. 42, 03/03/2020, 12672- 12702.	<b>May 04, 2020</b>
* <b>Commodity Futures Trading Commission (CFTC)</b>	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 12120- 12206.	<b>Apr. 01, 2020</b>
* <b>Farm Service Agency (FSA)</b>	Revision to Four Farm Loan Programs' Information Collections.	<i>Federal Register</i> , Vol. 85, No. 34, 02/20/2020, 9722- 9724.	<b>Apr. 20, 2020</b>
* <b>Federal Communications Commission (FCC)</b>	Implementation of TRACED Act.	<i>Federal Register</i> , Vol. 85, No. 31, 02/14/2020, 8531- 8533.	<b>Feb. 24, 2020</b>  Reply comments due: <b>Mar. 02, 2020</b>
<b>Federal Credit Administration (FCA)</b>	Amendments to Amortization Limits.	<i>Federal Register</i> , Vol. 85, No. 15, 01/23/2020, 3867- 3870.	<b>Mar. 23, 2020</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>EXTENSION:</b> Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4614.	<b>Mar. 16, 2020</b>
* <b>FDIC</b>	Modernization of FDIC Signage and Advertising Rules.	<i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10997- 11000.  <i>Federal Register</i> ,	<b>Mar. 19, 2020</b>  Comments now due:

		Vol. 85, No. 50, 03/13/2020, 14678- 14679.	<b>Apr. 20, 2020</b>	
*	<b>FDIC</b>	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 12120- 12206.	<b>Apr. 01, 2020</b>
*	<b>FDIC</b>	<b>EXTENSION:</b> Comment Period for CRA Proposal.	<i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10996- 10997.	<b>Apr. 08, 2020</b>
	<b>FDIC</b>	Amendments to Brokered Deposit Restrictions.	<i>Federal Register</i> , Vol. 85, No. 27, 02/10/2020, 7453- 7472.	<b>Apr. 10, 2020</b>
*	<b>Federal Emergency Management Agency (FEMA)</b>	Revision to Certain Publication Requirements.	<i>Federal Register</i> , Vol. 85, No. 28, 02/12/2020, 7902- 7909.	<b>Apr. 13, 2020</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	<b>NOTICE:</b> Property Assessed Clean Energy Program.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2736- 2740.	<b>Mar. 16, 2020</b>
	<b>FHFA</b>	<b>NOTICE:</b> Members of the Banks.	<i>Federal Register</i> , Vol. 85, 14, 01/22/2020, 3683- 3685.	<b>Mar. 23, 2020</b>
	<b>FHFA</b>	<b>NOTICE:</b> Community Support Requirements.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3680- 3683.	<b>Mar. 23, 2020</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Census of Finance Companies.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2740- 2741.	<b>Mar. 16, 2020</b>
	<b>FRB</b>	<b>NOTICE:</b> Pre-Hire Conflict of Interest Screening Form.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2741- 2742.	<b>Mar. 16, 2020</b>
	<b>FRB</b>	<b>NOTICE:</b> Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 85, No. 11, 01/16/2020, 2742- 2744.	<b>Mar. 16, 2020</b>
	<b>FRB</b>	<b>NOTICE:</b> Information Market Risk Capital Rule.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3049- 3050.	<b>Mar. 17, 2020</b>
*	<b>FRB</b>	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 12120-	<b>Apr. 01, 2020</b>

		12206.	
* <b>Federal Trade Commission (FTC)</b>	Guides Concerning Use of Endorsements and Testimonials in Advertising.	<i>Federal Register</i> , Vol. 85, No. 35, 02/21/2020, 10104-10107.	<b>Apr. 21, 2020</b>
* <b>FFIEC</b>	<b>NOTICE:</b> Grant Handbook	<i>Federal Register</i> , Vol. 85, No. 31, 02/14/2020, 8592.	Issued: <b>Feb. 14, 2020</b>
<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Registration of Money Services Businesses.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4796-4798.	<b>Mar. 27, 2020</b>
<b>Housing and Urban Development, Dept. of (HUD)</b>	Affirmatively Furthering Fair Housing.	<i>Federal Register</i> , Vol. 85, No. 9, 01/14/2020, 2041-2061.	<b>Mar. 16, 2020</b>
<b>HUD</b>	Amendments to Fair Housing Act Design and Construction Requirements.	<i>Federal Register</i> , Vol. 85, No. 10, 01/15/2020, 2354-2359.	<b>Mar. 16, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> Disclosure of Adjustable Rate Mortgage (ARM) Rates.	<i>Federal Register</i> , Vol. 85, No.12, 01/17/2020, 3069-3070.	<b>Mar. 17, 2020</b>
<b>HUD</b>	Amendments to Manufactured Home Construction and Safety Standards.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5589-5608.	<b>Mar. 31, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> Project Approval for Single-Family Condominiums.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5686-5687.	<b>Mar. 31, 2020</b>
<b>HUD</b>	<b>NOTICE:</b> Section 202 Supportive Housing for the Elderly Application Submission Requirements.	<i>Federal Register</i> , Vol. 85, No. 21, 01/31/2020, 5685-5686.	<b>Mar. 31, 2020</b>
<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Suspicious Activity Report.	<i>Federal Register</i> , Vol. 85, No. 12, 01/17/2020, 3079-3080.	<b>Mar. 17, 2020</b>
<b>NCUA</b>	Amendments to Combination Transactions with Non-Credit Unions.	<i>Federal Register</i> , Vol. 85, No. 20, 01/30/2020, 5336-5342.	<b>Mar. 30, 2020</b>
* <b>NCUA</b>	Certain Credit Unions Allowed to Issue Subordinated Debt.	<i>Federal Register</i> . Vol. 85, No. 47, 03/10/2020, 13982-14033.	<b>Jul. 08, 2020</b>
<b>Office of the Comptroller of the</b>	<b>NOTICE:</b> Securities Offering Disclosure Rules.	<i>Federal Register</i> , Vol. 85, No. 12,	<b>Mar. 17, 2020</b>

	<b>Currency (OCC)</b>		01/17/2020, 3105-3106.	
	<b>OCC</b>	<b>NOTICE:</b> Recordkeeping Requirements for Securities Transactions.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3760-3761.	<b>Mar. 23, 2020</b>
*	<b>OCC</b>	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 12120-12206.	<b>Apr. 01, 2020</b>
*	<b>OCC</b>	<b>NOTICE:</b> Extension of Comment Period for CRA Proposal.	<i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10996-10997.	<b>Apr. 08, 2020</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Applications for Rural Community Development Initiative.	<i>Federal Register</i> , Vol. 85, No. 43, 03/04/2020, 12761-12771.	Electronic applications due: <b>May 13, 2020</b>  Paper applications due: <b>May 18, 2020</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 12120-12206.	<b>Apr. 01, 2020</b>
*	<b>Small Business Administration (SBA)</b>	Remove Intermediary Lending Pilot Program Intermediaries Regulations.	<i>Federal Register</i> , Vol. 85, No. 44, 03/05/2020, 12875-12876.	<b>May 04, 2020</b>
	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Financial Sector Critical Infrastructure Cybersecurity Survey.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3761-3762.	<b>Mar. 23, 2020</b>
	<b>Treasury</b>	<b>NOTICE:</b> Information Regarding Request for Refund of Social Security Tax Erroneously Withheld on Wages Received by a Nonresident Alien on an F, J, or M Type Visa.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4356.	<b>Mar. 24, 2020</b>
	<b>Treasury</b>	<b>NOTICE:</b> Electronic Filing Declaration for Form 8963.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4355-4356.	<b>Mar. 24, 2020</b>
	<b>Treasury</b>	<b>NOTICE:</b> Student Loan Interest Statement.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4358.	<b>Mar. 24, 2020</b>
	<b>Treasury</b>	<b>NOTICE:</b> Tip Reporting Alternative Commitment Agreement (TRAC) for Use in	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4357-	<b>Mar. 24, 2020</b>

	the Food and Beverage Industry.	4358.	
<b>Treasury</b>	<b>NOTICE:</b> Capitalization of Interest.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4356-4357.	<b>Mar. 24, 2020</b>
* <b>Treasury</b>	Amount of Federal Income Tax to Withhold from Employee's Wages.	<i>Federal Register</i> , Vol. 85, No. 30, 02/13/2020, 8344-8372.	<b>Apr. 13, 2020</b>
* <b>Treasury</b>	Meals and Entertainment Expenses under Code Section 274.  Reschedule of Hearing.	<i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 11020-11031.  <i>Federal Register</i> , Vol. 85, No. 45, 03/06/2020, 13118.	<b>Apr. 13, 2020</b>  Hearing rescheduled to: <b>Apr. 29, 2020</b>
<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Nonsupervised Lender's Nomination and Recommendation of Credit Underwriter.	<i>Federal Register</i> , Vol. 85, No. 14, 01/22/2020, 3762-3763.	<b>Mar. 23, 2020</b>
<b>VA</b>	<b>NOTICE:</b> Request for Disinterment, VA Form 40-4970.	<i>Federal Register</i> , Vol. 85, No. 18, 01/28/2020, 5068-5069.	<b>Mar. 30, 2020</b>



## Final Rules and Effective Dates

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

	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: <b>Jan. 01, 2022.</b>
<b>CFPB</b>	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701.	<b>Sep. 03, 2019</b>  (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: <b>Jul. 01, 2020)</b>
<b>CFPB</b>	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004.	<b>Jan. 01, 2020</b>  (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on <b>01/01/2022.</b> )
* <b>CFPB</b>	<b>NOTICE:</b> Supervisory Highlights Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 34, 02/20/2020, 9746-9750.	Published: <b>Feb. 20, 2020</b>
* <b>CFPB</b>	<b>NOTICE:</b> New System of Records.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 11974-11976.	<b>Feb. 28, 2020</b>  Except Routine Use which is effective:

			<b>Mar. 30, 2020</b>  Comments due: <b>Mar. 30, 2020</b>
*	<b>CFPB</b>	<b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	<a href="https://www.fdic.gov/news/news/financial/2020/fil20014.html">https://www.fdic.gov/news/news/financial/2020/fil20014.html</a>  Issued: <b>Mar. 06, 2020</b>
*	<b>CFPB</b>	<b>GUIDANCE:</b> Financial Institutions Encouraged to Meet Financial Needs of Customers and Members Affected by Coronavirus.	<a href="https://www.fdic.gov/news/news/press/2020/pr20025.html">https://www.fdic.gov/news/news/press/2020/pr20025.html</a>  Issued: <b>Mar. 09, 2020</b>
	<b>CFPB</b>	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930.  <b>Nov. 19, 2020</b>
	<b>Commodity Credit Corporation (CCC)</b>	<b>INTERIM RULE:</b> Agricultural Conservation Easement Program.  <b>CORRECTION:</b> Agricultural Conservation Easement Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293.  <i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4191-4192.  Comment due: <b>Mar. 20, 2020</b>
*	<b>CCC</b>	<b>INTERIM FINAL RULE:</b> Implementation of Regional Conservation Partnership Program.	<i>Federal Register</i> , Vol. 85, No. 30, 02/13/2020, 8131-8145.  Comment due: <b>Apr. 13, 2020</b>
*	<b>CCC</b>	Amendment to Supplemental Agricultural Disaster Assistance Program.	<i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10959-10968.  <b>Feb. 26, 2020</b>
*	<b>CCC</b>	<b>NOFA:</b> Higher Blends Infrastructure Incentive Program.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 11946-11947.  Issued: <b>Feb. 28, 2020</b>
*	<b>CCC</b>	Changes to Noninsured Crop Disaster Assistance Program.	<i>Federal Register</i> , Vol. 85, No. 41, 03/02/2020, 12213-12221.  <b>Mar. 02, 2020</b>
	<b>Commodity Futures Trading Commission (CFTC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.  The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through

			<p>44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b>;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b>;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b>, through <b>Dec. 31, 2020</b>, except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b>, through <b>Dec. 31, 2020</b>.</p> <p>Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b></p>
*	<b>Community Development Financial Institutions (CDFI)</b>	<b>NOFA:</b> Applications for Financial Assistance Awards or Technical Assistance Grants under Native American CDFI Assistance FY 2020 Funding Round.	<p><i>Federal Register</i>, Vol. 85, No. 35, 02/21/2020, 10240-10262.</p> <p>Issued: <b>Feb. 21, 2020</b></p>
*	<b>CDFI</b>	<b>NOFA:</b> Applications for Financial Assistance Award or Technical Assistance Grants under CDFI Program FY 2020 Funding Round.	<p><i>Federal Register</i>, Vol. 85, No. 35, 02/21/2020, 10219-10240.</p> <p>Issued: <b>Feb. 21, 2020</b></p>
*	<b>Conference of State Bank Supervisors</b>	<b>GUIDANCE:</b> Financial Institutions Encouraged to	<p><a href="https://www.fdic.gov/news/news/press/2020/pr20025.html">https://www.fdic.gov/news/news/press/2020/pr20025.html</a></p> <p>Issued: <b>Mar. 09, 2020</b></p>

	(CSBS)	Meet Financial Needs of Customers and Members Affected by Coronavirus.		
*	<b>Department of Defense (DOD)</b>	<b>INTERPRETIVE RULE:</b> Amendment to Military Lending Act.	<i>Federal Register</i> , Vol. 85, No. 40, 02/28/2020, 11842-11844.	<b>Feb. 28, 2020</b>
*	<b>Equal Employment Opportunity Commission (EEOC)</b>	Corrections and Amendments to Adjust for Penalty of Violating Notice Posting Requirements.	<i>Federal Register</i> , Vol. 85, No. 39, 02/27/2020, 11293-11294.	<b>Feb. 27, 2020</b>
*	<b>Federal Accounting Standards Advisory Board (FASB)</b>	<b>TECHNICAL BULLETIN:</b> 2020-1, Loss Allowance for Intragovernmental Receivables.	<i>Federal Register</i> , Vol. 85, No. 39, 02/27/2020, 11368-11369.	Issued: <b>Feb. 27, 2020</b>
	<b>Federal Credit Administration (FCA)</b>	Board Meeting Regulations.	<i>Federal Register</i> , Vol. 85, No. 24, 02/05/2020, 6421-6422.	FCA will publish a document announcing the effective date in the <i>Federal Register</i> .
*	<b>FCA</b>	<b>NOTICE:</b> Policy Statement on Oversight of Farmer Mac.	<i>Federal Register</i> , Vol. 85, No. 35, 02/21/2020, 10035-10036.	Issued: <b>Feb. 21, 2020</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB),



			and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>  <b>Jan. 01, 2020</b>
	<b>CORRECTION:</b> Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 232, 12/03/2019, 66063.	
*	<b>FDIC</b>  <b>CORRECTION:</b> Simplifications to the Capital Rule.  <b>CORRECTION:</b> Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.  <i>Federal Register</i> , Vol. 85, No. 20, 01/30/2020, 5303-5304. <i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10968.	The quarter beginning <b>Jan. 01, 2020</b> ,  or to wait until the quarter beginning <b>Apr. 01, 2020</b>  Correction Effective: <b>Jan. 30, 2020</b>  Issued: <b>Feb. 26, 2020</b>
*	<b>FDIC</b>  <b>NOTICE:</b> Updated Listing of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 85, No. 35, 02/21/2020, 10164-10165.	Issued: <b>Feb. 21, 2020</b>
*	<b>FDIC</b>  <b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	<a href="https://www.fdic.gov/news/news/financial/2020/fil20014.html">https://www.fdic.gov/news/news/financial/2020/fil20014.html</a>	Issued: <b>Mar. 06, 2020</b>
*	<b>FDIC</b>  <b>GUIDANCE:</b> Financial Institutions Encouraged to Meet Financial Needs of Customers and Members Affected by Coronavirus.	<a href="https://www.fdic.gov/news/news/press/2020/pr20025.html">https://www.fdic.gov/news/news/press/2020/pr20025.html</a>	Issued: <b>Mar. 09, 2020</b>

	<b>FDIC</b>	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.	<b>Apr. 01, 2020</b>
	<b>FDIC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b> Compliance Date: <b>Jan. 01, 2022</b>
	<b>FDIC</b>	Regulatory Capital Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4569-4579.	<b>Apr. 01, 2020</b>
*	<b>FDIC</b>	Securitization Safe Harbor Rule.	<i>Federal Register</i> , Vol. 85, No. 43, 03/04/2020, 12724-12731.	<b>May 04, 2020</b>
*	<b>Federal Financial Institutions Examination Council (FFIEC)</b>	<b>NOTICE:</b> Grant Handbook	<i>Federal Register</i> , Vol. 85, No. 31, 02/14/2020, 8592.	Issued: <b>Feb. 14, 2020</b>
*	<b>(FFIEC)</b>	<b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	<a href="https://www.fdic.gov/news/news/financial/2020/fil20014.html">https://www.fdic.gov/news/news/financial/2020/fil20014.html</a>	Issued: <b>Mar. 06, 2020</b>
	<b>Federal Reserve Board (FRB)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> ,

			through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
*	<b>FRB</b>	Simplifications to the Capital Rule.  <b>CORRECTION:</b> Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.  <i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10968.  The quarter beginning <b>Jan. 01, 2020</b> ,  or to wait until the quarter beginning <b>Apr. 01, 2020</b>  Issued: <b>Feb. 26, 2020</b>
*	<b>FRB</b>	Interest Paid on Reserve Balances.	<i>Federal Register</i> , Vol. 85, No. 29, 02/12/2020, 7855-7857.  <i>Federal Register</i> , Vol. 85, No. 47, 03/10/2020, 13724-13725.  <b>Feb. 12, 2020</b>  <b>Mar. 30, 2020</b>
*	<b>FRB</b>	<b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	<a href="https://www.fdic.gov/news/news/financial/2020/fil20014.html">https://www.fdic.gov/news/news/financial/2020/fil20014.html</a>  Issued: <b>Mar. 06, 2020</b>
*	<b>FRB</b>	<b>GUIDANCE:</b> Financial Institutions Encouraged to Meet Financial Needs of Customers and Members Affected by Coronavirus.	<a href="https://www.fdic.gov/news/news/press/2020/pr20025.html">https://www.fdic.gov/news/news/press/2020/pr20025.html</a>  Issued: <b>Mar. 09, 2020</b>
*	<b>FRB</b>	Decrease in Rate for Primary Credit.	<i>Federal Register</i> , Vol. 85, No. 47, 03/10/2020, 13723-13724.  <b>Mar. 30, 2020</b>
	<b>FRB</b>	Regulatory Capital Treatment	<i>Federal Register</i> ,  <b>Apr. 01, 2020</b>

	for High Volatility Commercial Real Estate (HVCRE) Exposures.	Vol. 84, No. 240, 12/13/2019, 68019-68034.	
<b>FRB</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b>  Compliance Date: <b>Jan. 01, 2022</b>
<b>FRB</b>	Regulatory Capital Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 17, 01/27/2020, 4569-4579.	<b>Apr. 01, 2020</b>
*	<b>FRB</b>	Control and Divestiture Proceedings.	<i>Federal Register</i> , Vol. 85, No. 41, 03/02/2020, 12398-12430.
<b>FRB</b>	<b>CORRECTION:</b> Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	<b>Jul. 01, 2020</b>
*	<b>Financial Crimes Enforcement network (FinCEN)</b>	CMPs Adjusted for Inflation.	<i>Federal Register</i> , Vol. 85, No. 33, 02/19/2020, 9370-9371.
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Sale of Reverse Mortgage Pools.	Bidder Information Package Available: <b>Feb. 14, 2020</b>  Bid Date: <b>Mar. 18, 2020</b>  Award Date: <b>Mar. 19, 2020</b>
*	<b>HUD</b>	CMPs Adjusted for Inflation.	<i>Federal Register</i> , Vol. 85, No. 45, 03/06/2020, 13041-13045.
<b>National Credit Union Administration (NCUA)</b>	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787.	<b>Jan. 01, 2022</b>
*	<b>NCUA</b>	<b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	Issued: <b>Mar. 06, 2020</b>
*	<b>NCUA</b>	<b>GUIDANCE:</b> Financial Institutions Encouraged to Meet Financial Needs of Customers and Members Affected by Coronavirus.	Issued: <b>Mar. 09, 2020</b>

* <b>Natural Resources Conservation Service (NRCS)</b>	<b>INTERIM FINAL RULE:</b> Implementation of Regional Conservation Partnership Program.	<i>Federal Register</i> , Vol. 85, No. 30, 02/13/2020, 8131-8145.	<b>Feb. 13, 2020</b>  Comment due date: <b>Apr. 13, 2020</b>
<b>Office of the Comptroller of the Currency (OCC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
* <b>OCC</b>	Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-	The quarter beginning <b>Jan. 01, 2020</b> ,



		61808.  <i>Federal Register</i> , Vol. 85, No. 38, 02/26/2020, 10968.	or to wait until the quarter beginning <b>Apr. 01, 2020</b>  Issued: <b>Feb. 26, 2020</b>
*	<b>OCC</b>	<b>CORRECTION:</b> Simplifications to the Capital Rule.  <b>GUIDANCE:</b> Interagency Advisory on Influenza Pandemic Preparedness.	Issued: <b>Mar. 06, 2020</b>
*	<b>OCC</b>	<b>GUIDANCE:</b> Financial Institutions Encouraged to Meet Financial Needs of Customers and Members Affected by Coronavirus.	Issued: <b>Mar. 09, 2020</b>
	<b>OCC</b>	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<b>Apr. 01, 2020</b>
	<b>OCC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<b>Apr. 01, 2020</b>  Compliance Date: <b>Jan. 01, 2022</b>
	<b>OCC</b>	Regulatory Capital Rule Revisions.	<b>Apr. 01, 2020</b>
	<b>Rural Business- Cooperative Service (RBC)</b>	Advanced Biofuel Payment Program.	<b>Dec. 27, 2020</b>
*	<b>RBC</b>	<b>NOTICE:</b> FY 2020 Guarantee Fee Rates, Maximum Portion of Guarantee Authority Available, and Annual Renewal Fees.	<b>Feb. 20, 2020</b>
*	<b>RBC</b>	<b>NOFA:</b> Higher Blends Infrastructure Incentive Program.	Issued: <b>Feb. 28, 2020</b>
	<b>Rural Housing Service (RHS)</b>	Single Family Housing Guaranteed Loan Program.	<b>Apr. 24, 2020</b>
	<b>RHS</b>	<b>NOTICE:</b> Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental	Applications accepted until: <b>Dec. 31, 2021</b>

	Housing Program.		
<b>Securities and Exchange Commission (SEC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	<p>The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b>;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b>;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b>, through <b>Dec. 31, 2020</b>, except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b>, through <b>Dec. 31, 2020</b>.</p> <p>Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b></p>
*	<b>SEC</b>	Delegation of Authority to General Counsel.	<i>Federal Register</i> , Vol. 85, No. 41, 03/02/2020, 12221-12222.
*	<b>SEC</b>	Exemption of Investment Advisor Registration for Advisors to Certain Rural	<i>Federal Register</i> , Vol. 85, No. 47, 03/10/2020, 13734-

	Business Investment Companies.	13741.	
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Availability of SBA Guidance Documents on Website.	<i>Federal Register</i> , Vol. 85, No. 37, 02/25/2020, 10803. Available: <b>Feb. 28, 2020</b>
*	<b>SBA</b>	CMPs Adjusted for Inflation.	<i>Federal Register</i> , Vol. 85, No. 47, 03/10/2020, 13725-13727. <b>Mar. 10, 2020</b>
	<b>SBA</b>	<b>INTERIM RULE:</b> Express Loan Programs.	<i>Federal Register</i> , Vol. 85, No. 27, 02/10/2020, 7622-7652. <b>Mar. 11, 2020</b> Comments due: <b>Apr. 10, 2020</b>
*	<b>SBA</b>	Removal of 20 SBA Regulations from CFR.	<i>Federal Register</i> , Vol. 85, No. 44, 03/08/2020, 12875-12876. <b>Jun. 03, 2020</b> Comments due: <b>May 04, 2020</b>
*	<b>Social Security Administration (SSA)</b>	Advance Designation of Representative Payee for Social Security Beneficiaries.	<i>Federal Register</i> , Vol. 85, No. 28, 02/11/2020, 7661-7665. <b>Feb. 25, 2020</b>
*	<b>SSA</b>	<b>NOTICE:</b> New System of Records.	<i>Federal Register</i> , Vol. 85, No. 41, 03/02/2020, 12373. <b>Feb. 28, 2020</b>
*	<b>SSA</b>	<b>NOTICE:</b> Addresses for Service of Process.	<i>Federal Register</i> , Vol. 85, No. 41, 03/02/2020, 12370-12373. Issued: <b>Mar. 02, 2020</b>
*	<b>Treasury, Dept. of (Treasury)</b>	CMPs Adjusted for Inflation.	<i>Federal Register</i> , Vol. 85, No. 35, 02/21/2020, 10063-10064. <b>Feb. 21, 2020</b>
*	<b>United States Department of Agriculture (USDA)</b>	<b>INTERIM FINAL RULE:</b> Implementation of Regional Conservation Partnership Program.	<i>Federal Register</i> , Vol. 85, No. 30, 02/13/2020, 8131-8145. <b>Feb. 13, 2020</b> Comment due: <b>Apr. 13, 2020</b>

\* Denotes new item in the chart