



May 2021 Regulatory Report

Agencies Issue Proposed Rule to Establish Tax Allocation Agreements.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment on a proposed rule under section 39 of the Federal Deposit Insurance Act that would establish requirements for tax allocation agreements between institutions and their holding companies in a consolidated tax filing group. The proposal would promote safety and soundness by preserving depository institutions' ownership rights in tax refunds and ensuring equitable allocation of tax liabilities among entities in a holding company structure. Under the proposal, national banks, state banks, and savings associations that file tax returns as part of a consolidated tax filing group would be required to enter into tax allocation agreements with their holding companies and other members of the consolidated group that join in the filing of a consolidated group tax return. The proposal also would describe specific mandatory provisions in the tax allocation agreements, including provisions that address the ownership of tax refunds received. If the agencies were to adopt the proposal as a final rule, the agencies would rescind the Interagency Policy Statement on Tax Allocation Agreements that was issued in 1998 and supplemented in 2014.

Comments are due **07/09/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-10/pdf/2021-09047.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24755-24770.

Agencies Seek Comment Regarding Model Risk Management Principles to Support Compliance with BSA/AML and OFAC Requirements.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Financial Crimes Enforcement Network (FinCEN), and National Credit Union

Administration (NCUA) (collectively, the agencies), seek comment on the extent to which the principles discussed in the Interagency Supervisory Guidance on Model Risk Management (MRMG) support compliance by banks with Bank Secrecy Act/Anti-Money Laundering (BSA/AML) and Office of Foreign Assets Control (OFAC) requirements. The agencies seek information to enhance their understanding of bank practices and to determine whether additional explanation or clarification may increase transparency, effectiveness, or efficiency. The agencies have concurrently issued a statement to clarify that the risk management principles discussed in the MRMG are appropriate considerations in the context of the BSA/AML statutory and regulatory requirements. Comments are due **06/11/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07428.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 18978-18982.

CFPB Issues Final Rule to Delay Mandatory Compliance Date for QM Loan Definition.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to delay until **10/01/2022**, the mandatory compliance date for the final rule titled, Qualified Mortgage (QM) Definition under the Truth in Lending Act (Regulation Z): General QM Loan Definition. The final rule does not make any other changes to the General QM loan definition. The final rule is effective **06/30/2021**. Compliance with the final rule published in the *Federal Register* on **12/29/2020**, is delayed until **10/01/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-09028.pdf>. *Federal Register*, Vol. 86, No. 82, 04/30/2021, 22844-22860.

CFPB Issues Interim and Proposed Rules Regarding Regulation F, Fair Debt Collection Practices Act.

- CFPB issued an interim final rule 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. The interim final rule addresses certain debt collector conduct associated with an eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) in response to the global COVID-19 pandemic. The interim final rule requires that debt collectors provide written notice to certain consumers of their protections under the CDC eviction moratorium and prohibit misrepresentations about consumers' ineligibility for protection under such moratorium. Comments are due **05/07/2021**. The interim final rule is effective **05/03/2021**. CFPB also seeks comment on a new information collection proposed in connection with the interim final rule. The new information collection is titled, Interim Final Rule on Debt Collection Practices in Connection with the Global COVID-19 Pandemic. Comments on the new information collection are due **06/21/2021**. CFPB also announced Office of Management and Budget (OMB) approval of the new information collection. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-22/pdf/2021-08303.pdf>. *Federal Register*, Vol. 86, No. 76, 04/22/2021, 21163-21181. The new information collection notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-22/pdf/2021-08304.pdf>. *Federal Register*, Vol. 86, No. 76, 04/22/2021, 21306-21307. The notice regarding OMB approval may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-06/pdf/2021-09533.pdf>. *Federal Register*, Vol. 86, No. 86, 05/06/2021, 24393.

- CFPB issued a proposed rule to delay the effective date of its Debt Collection Practices Rule. In 2020, CFPB finalized two rules titled Debt Collection Practices (Regulation F). The rules revised Regulation F, which implements the Fair Debt Collection Practices Act. Both final rules had an effective date of **11/30/2021**. In light of the ongoing societal disruption caused by the global COVID-19 pandemic, CFPB has proposed to extend that effective date by 60 days, until **01/29/2022**. Comments are due **05/19/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-19/pdf/2021-07505.pdf>. *Federal*

Register, Vol. 86, No. 73, 04/19/2021, 20334-20336.

CFPB Publishes Fair Lending Report.

CFPB published its ninth Fair Lending Report of the Bureau of Consumer Financial Protection to Congress in the *Federal Register*. The report describes CFPB's fair lending activities in supervision and enforcement; guidance and rulemaking; interagency coordination; and outreach and education for calendar year 2020. CFPB released the report on its website on **04/14/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08716.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22177-22192.

FRB Issues Correction to Regulation YY Stress Test Rules.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to correct an error in its Regulation YY, Enhanced Prudential Standards, relating to the company-run stress test requirements for certain large banking organizations. In a final rule published in March 2020, FRB adopted a proposal to amend its capital rule, capital plan rule, and stress testing rules in order to integrate the capital rule with FRB's Comprehensive Capital Analysis and Review by introducing the stress capital buffer requirement. FRB also amended its stress testing rules to incorporate a definition of "significant trading activity" into its company-run stress test requirements. In doing so, FRB inadvertently deleted from the rules language regarding the timing of certain aspects of the trading and counterparty component of the company-run stress test. The deletion of the language did not reflect the amendments to the rule. The final rule restores the inadvertently deleted regulatory text. The final rule is effective **04/30/2021**. The final rule may be viewed at

<https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-09011.pdf>. *Federal Register*, Vol. 86, No. 82, 04/30/2021, 22843-22844.

FRB Issues Proposed Rule to Automate Non-Merger-Related Adjustments to Reserve Bank Capital Stock Subscriptions.

FRB seeks comment on a proposed rule to automate non-merger-related adjustments to member banks'

subscriptions to Federal Reserve Bank (Reserve Bank) capital stock. If the Reserve Banks proceed with the automation, FRB seeks to know whether member banks would experience any challenges in managing balances in their Reserve Bank accounts; and, if so, whether there are steps the Reserve Banks could take to mitigate the challenges. Under the proposed rule, a Reserve Bank would adjust a member bank's stock subscription each time the member bank files a Call Report. FRB seeks comment on whether a Reserve Bank should adjust a member bank's stock subscription if the member bank refiles a quarterly Call Report after identifying an error. FRB has also proposed technical amendments to Regulation I and conforming revisions to the FR 2056 reporting form. Comments are due **06/14/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-13/pdf/2021-07477.pdf>. *Federal Register*, Vol. 86, No. 69, 04/13/2021, 19152-19157.

FDIC Announces Intent to Terminate Receiverships.

The Federal Deposit Insurance Corporation (FDIC) has given notice that, as Receiver, it intends to terminate its receivership for the institutions listed in the notices. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notices. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the identified receiverships will be considered which are not sent within this time frame. The notices may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08704.pdf>. *Federal Register*, Vol. 86,

No. 79, 04/27/2021, 22204; and <https://www.govinfo.gov/content/pkg/FR-2021-05-10/pdf/2021-09868.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24865.

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

FDIC seeks comment on a proposed rule to implement section 18(a)(4) of the Federal Deposit Insurance Act (FDI Act). Section 18(a)(4) of the FDI Act prohibits any person from making false or misleading representations about deposit insurance or from using FDIC's name or logo in a manner that would imply that an uninsured financial product is insured or guaranteed by FDIC. The proposed rule would describe: the process by which FDIC will identify and investigate conduct that may violate section 18(a)(4) of the FDI Act; the standards under which such conduct will be evaluated; and the procedures which FDIC will follow when formally and informally enforcing the provisions of the Act. Comments are due **07/09/2021**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-05-10/pdf/2021-08690.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24770-24778.

OCC Seeks Comment on Existing Debt Cancellation Contract and Debt Suspension Agreement Information Collection.

The Office of the Comptroller of the Currency (OCC) seeks comment on the renewal of an existing information collection titled, Debt Cancellation Contracts and Debt Suspension Agreements. OCC has submitted the collection to the Office of Management and Budget for review. Comments are due **05/27/2021**. The notice may be viewed at <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08679.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22298-22300.

HUD Issues FY 2021 Housing Trust Fund Allocations.

The Department of Housing and Urban Development (HUD) issued the fiscal year (FY) 2021 Housing Trust Fund Allocations (HTF). The Housing and Economic Recovery Act (HERA) established HTF to be administered by HUD. Pursuant to the Federal Housing Enterprises Financial Security and Soundness Act, as amended by HERA, eligible HTF

grantees are the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, American Samoa, Guam, the Commonwealth of Northern Mariana Islands, and the United States Virgin Islands. In accordance with Section 1338(c)(4)(A) of the Act, the notice announces the formula allocation amount for each eligible HTF grantee. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-20/pdf/2021-08022.pdf>. *Federal Register*, Vol. 86, No. 74, 04/20/2021, 20515.

HUD Seeks Comment on Prior Housing Trust Fund Interim Final Rule.

HUD seeks comment regarding the Housing Trust Fund (HTF) program administered by HUD. The HTF was established for the purpose of increasing and preserving the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing for extremely low- and very low-income families, including homeless families, and to increase homeownership for extremely low- and very low-income families. The Housing and Economic Recovery Act directs HUD to establish, through regulation, the formula for distribution of amounts made available for HTF. On **01/30/2015**, an interim final rule was published in the *Federal Register* to establish regulations governing the administration of HTF and the formula that determines how HTF funds are distributed among eligible grantees. In the interim rule, HUD stated its intention to open the interim rule for comment once funding was made available and the grantees gained experience in administering the program. Since the publication of the interim rule, HTF funds have been allocated to eligible grantees in federal fiscal years 2016 through 2021. Grantees have had adequate time to administer HTF under the interim rulemaking and gain experience necessary to provide substantive comments on the workability of the HTF program requirements and ways program administration can be improved. In addition to comments on the interim rule, HUD seeks comment on additional issues that may inform its rulemaking. Comments are due **06/25/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-26/pdf/2021-08529.pdf>. *Federal Register*, Vol. 86, No. 78, 04/26/2021, 21984-21985.

HUD Seeks Comment on Extension of Local Appeals of Single-Family Mortgage Limit Information Collection.

HUD seeks comment on the extension of an existing information collection titled, Local Appeals to Single-Family Mortgage Limits. Any interested party may submit a request for the mortgage limit to be increased in a particular area if they believe that the present limit does not accurately reflect the higher sales prices in the area. Any request for an increase must be accompanied by sufficient housing sales price data to justify higher limits. The data provided allows HUD the opportunity to examine data to confirm or adjust the set loan limit for a particular area. Comments are due **07/06/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09712.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24654.

HUD Seeks Comment on Survey to Assess Operational Status and Capacity of Housing Counseling Agencies Due to Disaster or National Emergency.

HUD seeks comment on the revision of an existing information collection titled, Survey to Assess Operational Status and Capacity of Housing Counseling Agencies Due to a Disaster/National Emergency. The survey assesses the operational and capacity status of Housing Counseling Agencies impacted by COVID-19 and other disasters and national emergencies. The survey is necessary to assess the impact of the disasters and national emergencies on the operation of HUD-approved housing counseling agencies. HUD stated it believes the survey will more accurately assess the current operating status and capacity of housing counseling agencies impacted by disasters or national emergencies. The information collected will be used to identify the needs of the housing counseling agency and to inform HUD about the types of support that would be the most responsive to the needs of agencies and their clients. Comments are due **07/09/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-05-10/pdf/2021-09854.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24880-24881.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a final notice which identifies

communities in the states of **Florida, Illinois, Iowa, Kansas, and Michigan**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **08/10/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08701.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22237-22239.

- FEMA issued a final notice which identifies communities in the states of **Illinois and Kentucky**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **09/10/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09633.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24650-24651.
- FEMA issued a final notice which identifies communities in the states of **Arizona, California, Florida, Idaho, Kansas, Michigan, and Pennsylvania**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs),

base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS reports are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **08/24/2021**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-10/pdf/2021-09632.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24877-24880.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

- FEMA issued a final rule that identifies communities in the state of **California** 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. Information identifying the current participation status of a community can be obtained from FEMA's CSB available at: www.fema.gov/flood-insurance/work-with-nfip/community-status-book. Please note that per Revisions to Publication Requirements for Community Eligibility Status Information Under the National Flood Insurance Program, notices such as this for scheduled suspension will no longer be published in the *Federal Register* as of June 2021 but will be available at: www.fema.gov. Individuals without internet access are able to contact their local floodplain management official and/or State NFIP Coordinating Office directly for assistance. 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-2021-04-14/pdf/2021-07663.pdf>. *Federal Register*, Vol. 86, No. 70, 04/14/2021, 19580-19582.

- FEMA issued a final rule that identifies communities in the states of **Mississippi, New York, Ohio,** and **South Carolina**, 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. Information identifying the current participation status of a community can be obtained from FEMA's CSB available at: www.fema.gov/flood-insurance/work-with-nfip/community-status-book. Please note that per Revisions to Publication Requirements for Community Eligibility Status Information Under the National Flood Insurance Program, notices such as this for scheduled suspension will no longer be published in the *Federal Register* as of June 2021 but will be available at: www.fema.gov. Individuals without internet access are able to contact their local floodplain management official and/or State NFIP Coordinating Office directly for assistance. 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-2021-04-28/pdf/2021-08703.pdf>. *Federal Register*, Vol. 86, No. 80, 04/28/2021, 22357-22360.
- FEMA issued a final rule that identifies communities in the states of **Colorado, Iowa, Oklahoma,** and **Pennsylvania**, 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.

Information identifying the current participation status of a community can be obtained from FEMA's CSB available at: www.fema.gov/flood-insurance/work-with-nfip/community-status-book.

Please note that per Revisions to Publication Requirements for Community Eligibility Status Information Under the National Flood Insurance Program, notices such as this for scheduled suspension will no longer be published in the *Federal Register* as of June 2021 but will be available at: www.fema.gov.

Individuals without internet access are able to contact their local floodplain management official and/or State NFIP Coordinating Office directly for assistance. 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-2021-05-10/pdf/2021-09860.pdf>. *Federal Register*, Vol. 86, No. 88, 05/10/2021, 24739-24741.

FEMA Finalizes Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Florida, Massachusetts, Pennsylvania, Rhode Island, South Carolina,** and **Texas**, as listed in the table in the notice. 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. Each LOMR was finalized as indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08692.pdf>. *Federal*

Register, Vol. 85, No. 79, 04/27/2021, 22218-22221.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New York, Ohio, Oregon, Texas, Utah, and Wisconsin**, as listed in the table in the notice. 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. Each LOMR was finalized as indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08693.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22230-22235.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Florida, Maryland, Montana, North Carolina, Pennsylvania, South Carolina, and Texas**, as listed in the table in the notice. 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. Each LOMR was finalized as indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08691.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22240-22243.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths,

Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Colorado, Delaware, Florida, Maine, Maryland, New Mexico, North Carolina, Pennsylvania, Texas, Vermont, Virginia, Washington D.C., and West Virginia**, as listed in the table in the notice. 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. Each LOMR was finalized as indicated in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09627.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24643-24645.

FEMA Issues Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Colorado, Florida, Georgia, Louisiana, Maryland, Montana, North Carolina, 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 FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate

Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08696.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22243-22246.

- FEMA issued a notice which lists communities in the states of **Alaska, Arizona, California, Idaho, Illinois, Kansas, Minnesota, Nebraska, New Jersey, New York, Oregon, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08694.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22221-22224.
- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Georgia, Massachusetts, New Mexico, Pennsylvania,**

Texas, and Virginia, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08695.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22224-22226.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Louisiana, Massachusetts, New Mexico, South Carolina, Tennessee, Texas, Vermont, Virginia, and West Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard

determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09629.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24647-24650.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Idaho, Indiana, Iowa, Nevada, New York, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed

during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09628.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24651-24654.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Kansas, Michigan, and Wisconsin**, 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 **07/12/2021**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07465.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 18997-18999.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Florida and Mississippi, and Montana**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM

and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **07/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07464.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 18999-19001.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Illinois** and **Wisconsin**, 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 **07/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07463.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 19002-19003.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Kansas** and **Ohio**, 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 **07/26/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08697.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22226-22228.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Colorado** and **Pennsylvania**, 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 **07/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08698.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22228-22230.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Iowa**,

Minnesota, and **Wisconsin**, 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 **07/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08699.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22236-22237.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Louisiana** and **South Dakota**, 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 **07/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-08700.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22239-22240.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate

Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Colorado**, **Pennsylvania**, **Texas**, and **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/05/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09631.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24641-24643.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Michigan** and **Minnesota**, 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 **08/05/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-07/pdf/2021-09630.pdf>. *Federal Register*, Vol. 86, No. 87, 05/07/2021, 24646-24647.

OFAC Makes Technical Amendment to Application Schedule Amount Definition.

The Office of Foreign Assets Control (OFAC) issued a final rule to make a technical amendment to the definition of "applicable schedule amount" in its regulations. In recent years, OFAC has adjusted its civil monetary penalties (CMPs) as required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. While OFAC's "applicable schedule amount" values are not CMPs that are required to be adjusted pursuant to the statute, OFAC has made a technical change to the definition to ensure the applicable schedule amount values continue to correspond appropriately to OFAC's CMPs. The final rule is effective **04/12/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07427.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 18895-18896.

IRS Issues Proposed Rule with Requirements for Certain Foreign Persons and Certain Foreign-Owned Partnerships Investing in Qualified Opportunity Funds and Flexibility for Working Capital Safe Harbor Plans.

The Internal Revenue Service (IRS) issued a proposed rule which includes requirements that certain foreign persons and certain foreign-owned partnerships must meet in order to elect the federal income tax benefits provided by section 1400Z-2 of the Internal Revenue Code (Code). The proposed rule also contains regulations that allow, under certain circumstances, for the reduction or elimination of withholding under section 1445, 1446(a), or 1446(f) of the Code on transfers that give rise to gain that is deferred under section 1400Z-2(a). Finally, the proposed rule contains additional guidance regarding the 24-month extension of the working capital safe harbor in the case of federally-declared disasters. Comments are due **06/11/2021**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-14/pdf/2021-06143.pdf>. *Federal Register*, Vol. 86, No. 70, 04/14/2021, 19585-19599.

FHFA Issues Final Rule to Require Resolution Planning by Fannie Mae and Freddie Mac.

The Federal Housing Finance Agency (FHFA) issued a final rule that requires Fannie Mae and Freddie Mac (the Enterprises) to develop plans to facilitate their

rapid and orderly resolution in the event FHFA is appointed receiver. A resolution planning rule is an important part of FHFA's ongoing effort to develop a robust prudential regulatory framework for the Enterprises, including capital, liquidity, and stress testing requirements, as well as enhanced supervision, which will be critical to FHFA's supervision of the Enterprises particularly in the event of an exit from conservatorship. Requiring the Enterprises to develop resolution plans would support FHFA's efforts as receiver for the Enterprises to, among other things, minimize disruption in the national housing finance markets by providing for the continued operation of an Enterprise's core business lines by a limited-life regulated entity; ensure that private-sector investors in Enterprise securities, including Enterprise debt, stand to bear losses in accordance with the statutory priority of payments while minimizing unnecessary losses and costs to the investors. In addition, resolution planning will help foster market discipline in part through FHFA publication of "public" sections of Enterprise resolution plans. The final rule is effective **07/06/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-04/pdf/2021-09287.pdf>. *Federal Register*, Vol. 86, No. 84, 05/04/2021, 23577-23593.

SBA Issues FY 2021 Third Quarter Military Reservist Economic Injury Disaster Loans Interest Rate.

The Small Business Administration (SBA) publishes an interest rate for Military Reservist Economic Injury Disaster Loans on a quarterly basis. The interest rate for fiscal year (FY) 2021 third quarter will be **2.880** for loans approved on or after **04/30/2021**. The notice was issued **04/26/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-09008.pdf>. *Federal Register*, Vol. 86, No. 82, 04/30/2021, 23026-23027.

FCIC Amends Common Crop Insurance Regulations for Forage Seeding Crop.

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend the Common Crop Insurance Regulations, Forage Seeding Crop Insurance Provisions. The amendments are intended to clarify that producers are able to purchase or change insurance coverage on spring seeded forage until the spring sales closing date if they did not

plant any insurable fall seeded forage in the same crop year. The changes are to be effective for the 2022 and succeeding crop years. The final rule is effective **04/29/2021**. FCIC will consider comments and make changes to the final rule if warranted in a subsequent rulemaking. Comments are due **06/28/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-29/pdf/2021-08953.pdf>. *Federal Register*, Vol. 86, No. 81, 04/29/2021, 22581-22583.

FCIC Issues Final Rule Regarding Northern Potato Crop Insurance.

FCIC issued a final rule to amend Northern Potato Crop Insurance Provisions, including the: Quality Endorsement; Processing Quality Endorsement; Certified Seed Endorsement; and Storage Coverage Endorsement. The amendments are intended to specify that the premium is only applicable for planted acreage under the endorsements. The endorsements are designed to protect against losses associated with the final harvested crop (potatoes). Acreage prevented from planting would not need coverage that is specifically designed for a final harvested crop. FCIC has revised the endorsements to specify that the additional premium (for the endorsements) is only applicable for planted acreage. The changes to the policies made in the final rule are applicable for the 2022 and succeeding crop years for crops with a contract change date on or after **04/30/2021**. The final rule is effective **04/30/2021**. FCIC will consider comments and make changes to the final rule if warranted in a subsequent rulemaking. Comments are due **06/29/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-08955.pdf>. *Federal Register*, Vol. 86, No. 82, 04/30/2021, 22839-22843.

RBC Issues Final Rule on Rural Energy for America Program.

The Rural Business-Cooperative Service (RBC) issued a final rule for the Rural Energy for America Program (REAP). The final rule removes the provisions related to guaranteed loans and makes other revisions to enhance program delivery and customer service for the program. The final rule is effective **07/26/2021**. Comments are due **06/28/2021**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-04-27/pdf/2021-05286.pdf>. *Federal Register*, Vol. 86, No. 79, 04/27/2021, 22304-22338.

CFTC Issues Final Rule to Amend Bankruptcy Regulations of Commodity Brokers.

The Commodity Futures Trading Commission (CFTC) issued a final rule to amend its regulations governing bankruptcy proceedings of commodity brokers. The amendments are meant to comprehensively update the regulations to reflect current market practices and lessons learned from past commodity broker bankruptcies. The final rule is effective **05/13/2021**. See the final rule for compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-13/pdf/2020-28300.pdf>. *Federal Register*, Vol. 86, No. 69, 04/13/2021, 19324-19477.

SEC Reopens Comment Period for Universal Proxy Proposal.

The Securities and Exchange Commission (SEC) has reopened the comment period for its proposal to require the use of universal proxy cards in all non-exempt solicitations in connection with contested elections of directors. The proposal was published in the *Federal Register* on **11/10/2016**. The related comment period ended on **01/09/2017**. The reopening of the comment period is intended to allow interested persons further opportunity to analyze and comment upon the proposal in light of developments since the publication of the proposed rule, including developments in corporate governance matters affecting funds. Comments are due **06/07/2021**. The proposed rule may be viewed at <https://www.govinfo.gov/content/pkg/FR-2021-05-06/pdf/2021-08301.pdf>. *Federal Register*, Vol. 86, No. 86, 05/06/2021, 24364-24368.

NCUA Makes Temporary Changes to Prompt Corrective Action Regulations.

The National Credit Union Administration (NCUA) made two temporary changes to its prompt corrective action (PCA) regulations to help ensure that federally insured credit unions (FICUs) remain operational and liquid during the COVID-19 pandemic. The first change amends the regulations to temporarily enable NCUA to issue an order applicable to all FICUs to waive the earnings-retention requirement for any FICU that is classified as adequately capitalized. The second change

modifies the regulations with respect to the specific documentation required for net worth restoration plans for FICUs that become undercapitalized. The interim final rule is substantially similar to an interim final rule that NCUA published on **05/28/2020**. The interim final rule is effective **04/19/2021**. The temporary modifications will be in place until **03/31/2022**. Comments are due **06/18/2021**. The interim final rule may be viewed at <https://www.govinfo.gov/content/pkg/FR-2021-04-19/pdf/2021-08027.pdf>. *Federal Register*, Vol. 86, No. 73, 04/19/2021, 20258-20264.

DOL Withdraws FLSA Independent Contractor Status Final Rule.

The Department of Labor (DOL) has finalized the withdrawal of the final rule titled, Independent Contractor Status under the Fair Labor Standards Act (Independent Contractor Final Rule). The final rule had been published in the *Federal Register* on **01/07/2021**. On **02/05/2021**, DOL published a proposal to delay the effective date of the final rule until **05/07/2021**, 60 days after the original effective date of **03/08/2021**. On **03/04/2021**, DOL published a final rule to delay the effective date of the rule as proposed. On **03/21/2021**, DOL issued a proposed rule to withdraw the Independent Contractor Final Rule. The comment period for the proposal to withdraw the final rule expired **04/12/2021**. For the reasons described in this final rule, DOL has withdrawn the Independent Contractor Final Rule. The final rule is effective **05/06/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-05-06/pdf/2021-09518.pdf>. *Federal Register*, Vol. 86, No. 86, 05/06/2021, 24303-24326.

EBSA Issues Model Notices for Health Care Continuation Coverage Required by American Rescue Plan Act.

The Employee Benefits Security Administration (EBSA) announced the availability of the model notices for health care continuation coverage provided pursuant to the Consolidated Omnibus Budget Reconciliation Act (COBRA) and Other Health Care Continuation Coverage, as required by the American Rescue Plan Act (ARP). Section 9501(a)(5)(D) and (6)(D) of ARP directed the Department of Labor to develop model notices for use by group health plans and other entities that, pursuant to ARP, must provide notices of the

availability of premium reductions and additional election periods for health care continuation coverage. The notice is effective **04/12/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-12/pdf/2021-07467.pdf>. *Federal Register*, Vol. 86, No. 68, 04/12/2021, 19027-19029.

CDFI Issues NOFA for FY 2021 Small Dollar Loan Program Funding Round.

The Community Development Financial Institutions Fund (CDFI) issued a notice of funds availability (NOFA) to invite applications for fiscal year 2021 funding round of the Small Dollar Loan Program (SDL Program). Through the SDL Program, CDFI provides: (1) grants for Loan Loss Reserves to enable a Certified CDFI to establish a loan loss reserve fund in order to defray the costs of a small dollar loan program established or maintained by such institution; and (2) grants for Technical Assistance for technology, staff support, and other eligible activities to enable a Certified CDFI to establish and maintain a small dollar loan program. All awards provided through the NOFA are subject to funding availability. See the NOFA for application details. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-29/pdf/2021-08848.pdf>. *Federal Register*, Vol. 86, No. 81, 04/29/2021, 22765-22780.

Biden Administration Issues EO to Increase Minimum Wage for Federal Contractors.

President Biden issued an executive order (EO) to raise the minimum wage for federal contractors and subcontractors to \$15 per hour, beginning **01/30/2022**. The amount is to be adjusted annually thereafter by an amount determined by the Department of Labor (DOL). The EO also requires DOL to issue regulations by **11/24/2021**, to implement the order. The regulations must include definitions of relevant terms and, as appropriate, exclusions from the requirements of the order. The EO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-04-30/pdf/2021-09263.pdf>. *Federal Register*, Vol. 86, No. 82, 04/30/2021, 22835-22838.

Proposed Rules and Comment Due Dates

Agency	Proposed Rule	Federal Register Publication Date and Page Number	Comment Due Date	
*	Bureau of Consumer Financial Protection (CFPB)	Delay of Debt Collection Practices, Regulation F, Effective Date.	<i>Federal Register</i> , Vol. 86, No. 73, 04/19/2021, 20334-20336.	May 19, 2021
	Farm Credit Administration (FCA)	Interagency Questions and Answers Regarding Private Flood Insurance.	<i>Federal Register</i> , Vol. 86, No. 51, 03/18/2021, 14696-14707.	May 17, 2021
	Federal Deposit Insurance Corporation (FDIC)	Interagency Questions and Answers Regarding Private Flood Insurance.	<i>Federal Register</i> , Vol. 86, No. 51, 03/18/2021, 14696-14707.	May 17, 2021
*	FDIC	Tax Allocation Agreements.	<i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24755-24770.	Jul. 09, 2021
*	FDIC	False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name and Logo.	<i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24770-24778.	Jul. 09, 2021
	Federal Reserve Board (FRB)	Interagency Questions and Answers Regarding Private Flood Insurance.	<i>Federal Register</i> , Vol. 86, No. 51, 03/18/2021, 14696-14707.	May 17, 2021
*	FRB	Automation of Non-Merger-Related Adjustments to Reserve Bank Capital Stock Subscriptions.	<i>Federal Register</i> , Vol. 86, No. 69, 04/13/2021, 19152-19157.	Jun. 14, 2021
*	FRB	Tax Allocation Agreements.	<i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24755-24770.	Jul. 09, 2021
*	Internal Revenue Service (IRS)	Requirements for Certain Foreign Persons and Certain Foreign-Owned Partnerships Investing in Qualified Opportunity Funds and Flexibility for Working Capital Safe Harbor Plans.	<i>Federal Register</i> , Vol. 86, No. 70, 04/14/2021, 19585-19599.	Jun. 11, 2021
	National Credit Union Administration (NCUA)	Interagency Questions and Answers Regarding Private Flood Insurance.	<i>Federal Register</i> , Vol. 86, No. 51, 03/18/2021, 14696-14707.	May 17, 2021
	Office of the Comptroller of the Currency	Interagency Questions and Answers Regarding Private Flood Insurance.	<i>Federal Register</i> , Vol. 86, No. 51, 03/18/2021, 14696-	May 17, 2021

	(OCC)		14707.	
*	OCC	Tax Allocation Agreements.	<i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24755- 24770.	Jul. 09, 2021
*	Securities and Exchange Commission (SEC)	Comment Period Reopened for Universal Proxy Proposed Rule.	<i>Federal Register</i> , Vol. 86, No. 86, 05/06/2021, 24364- 24368.	Jun. 07, 2021

Final Rules and Effective Dates

Agency	Final Rule	Federal Register Publication Date and Page Number	Effective Date
Bureau of Consumer Financial Protection (CFPB)	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-45697.	Jan. 01, 2018 The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022
CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004.	Jan. 01, 2020 (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 Jan. 01, 2022)
CFPB	HMDA Reporting Threshold Increase. CORRECTION: HMDA Reporting Threshold Rule.	<i>Federal Register</i> , Vol. 85, No. 92, 05/12/2020, 28364-28407. <i>Federal Register</i> , Vol. 85, No. 212, 11/02/2020, 69119-69120.	Jul. 01, 2020 Increased Threshold for Open-End Lines: Jan. 01, 2022 Nov. 02, 2020
CFPB	Revisions to Regulation Z General QM Definition Published.	<i>Federal Register</i> , Vol. 85, No. 249, 12/29/2020, 86308-86400.	Mar. 01, 2021 Mandatory Compliance: Jul. 01, 2021

*	CFPB	NOTICE: Ninth Edition of Fair Lending Report of CFPB to Congress Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 86, No. 79, 04/27/2021, 22177-22192.	Published: Apr. 27, 2021
*	CFPB	INTERIM FINAL RULE: Regulation F, Fair Debt Collection Practices Act Notice Requirements of Debt Collectors under CDC Eviction Moratorium.	<i>Federal Register</i> , Vol. 86, No. 76, 04/22/2021, 21163-21181.	May 03, 2021 Comments due: May 07, 2021
	CFPB	NOTICE: Comments Requested on Use of Artificial Intelligence and Machine Learning.	<i>Federal Register</i> , Vol. 86, No. 60, 03/31/2021, 16837-16842.	Comments Due: Jun. 01, 2021
*	CFPB	NOTICE: Comments Requested on New Information Collection: Interim Final Rule on Debt Collection Practices in Connection with the Global COVID-19 Pandemic. NOTICE: OMB Approval of New Information Collection: Debt Collection Practices in Connection with the Global COVID-19 Pandemic (Regulation F).	<i>Federal Register</i> , Vol. 86, No. 76, 04/22/2021, 21306-21307. <i>Federal Register</i> , Vol. 86, No. 86, 05/06/2021, 24393.	Comments Due: Jun. 21, 2021 Issued: May 06, 2021
*	CFPB	Delay of Mandatory Compliance Date for General QM Loan Definition (Regulation Z) Rule.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22844-22860.	Jun. 30, 2021 Mandatory Compliance Date: Oct. 01, 2022
	CFPB	Regulation F: Debt Collection Practices.	<i>Federal Register</i> , Vol. 85, No. 230, 11/30/2020, 76734-76907.	Nov. 30, 2021
	CFPB	Regulation F: Debt Collection Practices, Part II.	<i>Federal Register</i> , Vol. 86, No. 11, 01/19/2021, 5766-5682.	Nov. 30, 2021
	Commodity Credit Corporation (CCC)	NOTICE: Comments Requested on Revision to Existing Information, Form CCC-10.	<i>Federal Register</i> , Vol. 86, No. 62, 04/02/2021, 17350-17351.	Issued: Apr. 02, 2021 Comments Due: Jun. 01, 2021
*	Community Development Financial Institutions Fund (CDFI Fund)	NOTICE: Notice of Application of Funding Round FY 2021 Small Dollar Loan Program.	<i>Federal Register</i> , Vol. 86, No. 81, 04/29/2021, 22765-22780.	Issued: Apr. 29, 2021
*	Commodity Futures Trading Commission (CFTC)	Amendments to Bankruptcy Regulations of Commodity Brokers.	<i>Federal Register</i> , Vol. 86, No. 69, 04/13/2021, 19324-	May 13, 2021

		19477.	
*	Employee Benefits Security Administration (EBSA)	NOTICE: Publication of Model Notices for Health Care Continuation Coverage as Required by American Rescue Plan Act.	<i>Federal Register</i> , Vol. 86, No. 68, 04/12/2021, 19027-19029. Apr. 12, 2021
	Farm Credit Administration (FCA)	Title IV Conservators and Receivers.	<i>Federal Register</i> , Vol. 86, No. 50, 03/22/2021, 15081-15083. Effective no earlier than the expiration of 30 days after publication in <i>Federal Register</i> during which either or both Houses of Congress are in session. FCA will publish notification of the effective date in the <i>Federal Register</i> .
	Farm Service Agency (FSA)	NOTICE: Comments Requested on Revision to Existing Information, Form CCC-10.	<i>Federal Register</i> , Vol. 86, No. 62, 04/02/2021, 17350-17351. Issued: Apr. 02, 2021 Comments Due: Jun. 01, 2021
*	Federal Crop Insurance Corporation (FCIC)	Amendments to Common Crop Insurance Regulations for Forage Seeding Crop.	<i>Federal Register</i> , Vol. 86, No. 81, 04/29/2021, 22581-22583. Apr. 29, 2021 Comments Due: Jun. 28, 2021
*	FCIC	Amendments to Northern Potato Crop Insurance Regulations.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22839-22843. Apr. 30, 2021 Comments Due: Jun. 29, 2021
	Federal Deposit Insurance Corporation (FDIC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444. Apr. 01, 2020 Compliance Date: Jan. 01, 2022
	FDIC	INTERIM FINAL RULE: Applicability of Annual Independent Audits and Reporting Requirements.	<i>Federal Register</i> , Vol. 85, No. 206, 10/23/2020, 67427-67433. Oct. 23, 2020 through Dec. 31, 2021
	FDIC	Rescission and Removal of Transferred OTS Regulations: Nondiscrimination Requirements.	<i>Federal Register</i> , Vol. 86, No. 21, 02/03/2021, 8082-8089. Mar. 05, 2021 Compliance with 12 CFR 338.4(b) Regarding FDIC's Address on Consumer Response Center on Equal Housing Poster: Feb. 03, 2022

	FDIC	INTERIM FINAL RULE: Regulatory Capital Rule: Emergency Capital Investment Program.	<i>Federal Register</i> , Vol. 86, No. 53, 03/22/2021, 15076-15081.	Mar. 22, 2021 Comments Due: May 21, 2021
	FDIC	Brokered Deposit and Interest Rate Restriction Rule.	<i>Federal Register</i> , Vol. 86, No. 13, 01/22/2021, 6742-6792.	Apr. 01, 2021 Mandatory Compliance: Jan. 01, 2022
*	FDIC	NOTICE: Intent to Terminate Receiverships.	<i>Federal Register</i> , Vol. 86, No. 79, 04/27/2021, 22204. <i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24865.	Issued: Apr. 27, 2021 Issued: May 10, 2021
	FDIC	NOTICE: Comments Requested on Official Sign and Advertising Requirements and Potential Technological Solutions.	<i>Federal Register</i> , Vol. 86, No. 67, 04/09/2021, 18528-18531.	Comments Due: May 24, 2021
	FDIC	NOTICE: Comments Requested on Use of Artificial Intelligence and Machine Learning.	<i>Federal Register</i> , Vol. 86, No. 60, 03/31/2021, 16837-16842.	Comments Due: Jun. 01, 2021
*	FDIC	NOTICE: Comments Requested on Extent to Which Model Risk Management Principles Support Compliance with BSA/AML and OFAC Requirements.	<i>Federal Register</i> , Vol. 86, No. 68, 04/12/2021, 18978-18982.	Comments Due: Jun. 11, 2021
	FDIC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
	FDIC	Net Stable Funding Ratio.	<i>Federal Register</i> , Vol. 86, No. 27, 02/11/2021, 9120-9221.	Jul. 01, 2021
	Federal Emergency Management Agency (FEMA)	NOTICE: FY 2022 Assistance to Private Sector Property Insurers.	<i>Federal Register</i> , Vol. 86, No. 61, 04/01/2021, 17173-17180.	Intent to Subscribe Due: Jun. 30, 2021
	FEMA	Corrections to National Flood Insurance Program Rules.	<i>Federal Register</i> , Vol. 86, No. 31, 02/18/2021, 10029.	Oct. 01, 2021
	Federal Housing Finance Agency (FHFA)	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
*	FHFA	Resolution Planning Required by Fannie Mae and Freddie Mac.	<i>Federal Register</i> , Vol. 86, No. 84, 05/04/2021, 23577-	Jul. 06, 2021

		23593.	
Federal Reserve Board (FRB)	INTERIM FINAL RULE: Emergency Capital Investment Program.	<i>Federal Register</i> , Vol. 86, No. 53, 03/22/2021, 15076-15081.	Mar. 22, 2021 Comments Due: May 21, 2021
FRB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 60, 03/31/2021, 17032-17033.	Issued: Mar. 31, 2021 Comments may be submitted any time during next 6 months.
*	FRB	Stress Test Rules Amendment to Correct Inadvertently Deleted Regulatory Text.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22843-22844.
	FRB	NOTICE: Comments Requested on Use of Artificial Intelligence and Machine Learning.	Comments Due: Jun. 01, 2021
*	FRB	NOTICE: Comments Requested on Extent to Which Model Risk Management Principles Support Compliance with BSA/AML and OFAC Requirements.	Comments Due: Jun. 11, 2021
	FRB	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	Review Extended to: Jun. 20, 2021
	FRB	Net Stable Funding Ratio.	Jul. 01, 2021
*	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Extent to Which Model Risk Management Principles Support Compliance with BSA/AML and OFAC Requirements.	Comments Due: Jun. 11, 2021
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: FY 2021 Housing Trust Fund Allocation.	Issued: Apr. 20, 2021
	HUD	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	Review Extended to: Jun. 20, 2021
*	HUD	NOTICE: Comments Requested on Prior Housing Trust Fund Interim Final Rule.	Comments Due: Jun. 25, 2021
*	HUD	NOTICE: Comments Requested on Extension of Local Appeals to	Comments Due: Jul. 06, 2021

	Single-Family Mortgage Limits Information Collection.	05/07/2021, 24654.	
*	HUD	NOTICE: Comments Requested on Revision of Survey to Assess Operational and Capacity Status of Housing Counseling Agencies Due to Disaster or National Emergency.	<i>Federal Register</i> , Vol. 86, No. 88, 05/10/2021, 24880-24881. Comments Due: Jul. 09, 2021
*	Labor, Dept. of (DOL)	Withdrawal of Independent Contractor Status Under Fair Labor Standards Act Rule.	<i>Federal Register</i> , Vol. 86, No. 86, 05/06/2021, 24303-24326. May 06, 2021
	National Credit Union Administration (NCUA)	INTERIM FINAL RULE: Asset Thresholds.	<i>Federal Register</i> , Vol. 86, No. 54, 03/23/2021, 15397-15401. Mar. 23, 2021 Comments Due: May 24, 2021
	NCUA	INTERIM FINAL RULE: Central Liquidity Facility.	<i>Federal Register</i> , Vol. 86, No. 55, 03/24/2021, 15568-15572. Comments Due: May 24, 2021
*	NCUA	INTERIM FINAL RULE: Temporary Changes to Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 86, No. 73, 04/19/2021, 20258-20264. Apr. 19, 2021 Comments Due: Jun. 18, 2021
	NCUA	NOTICE: Comments Requested on Use of Artificial Intelligence and Machine Learning.	<i>Federal Register</i> , Vol. 86, No. 60, 03/31/2021, 16837-16842. Comments Due: Jun. 01, 2021
*	NCUA	NOTICE: Comments Requested on Extent to Which Model Risk Management Principles Support Compliance with BSA/AML and OFAC Requirements.	<i>Federal Register</i> , Vol. 86, No. 68, 04/12/2021, 18978-18982. Comments Due: Jun. 11, 2021
	NCUA	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787. Jan. 01, 2022
	NCUA	Amendments to Corporate Credit Union Regulation.	<i>Federal Register</i> , Vol. 86, No. 34, 02/23/2021, 10729-10731. Jan. 01, 2022
	NCUA	Amendments to Subordinated Debt Rules.	<i>Federal Register</i> , Vol. 86, No. 34, 02/23/2021, 11060-11085. Jan. 01, 2022
*	Presidential Documents	EXECUTIVE ORDER: Increasing Minimum Wage for Federal Contractors.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22835-22838. Issued: Apr. 30, 2021
	Office of the Comptroller of the	Standardized Approach for Calculating the Exposure	<i>Federal Register</i> , Vol. 85, No. 16, Apr. 01, 2020

	Currency (OCC)	Amount of Derivative Contracts. NOTICE: Authorization to Adopt Early the Standardized Approach to Calculating Exposure Amount of Derivative Contract.	01/24/2020, 4362-4444. <i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17721-17722.	Compliance Date: Jan. 01, 2022 Mar. 31, 2020
	OCC	INTERIM FINAL RULE: Emergency Capital Investment Program.	<i>Federal Register</i> , Vol. 86, No. 53, 03/22/2021, 15076-15081.	Mar. 22, 2021 Comments Due: May 21, 2021
*	OCC	NOTICE: Comments Requested on Renewal of Information Collection Titled "Debt Cancellation Contracts and Debt Suspension Agreements."	<i>Federal Register</i> , Vol. 86, No. 79, 04/27/2021, 22298-22300.	Comments Due: May 27, 2021
	OCC	NOTICE: Comments Requested on Use of Artificial Intelligence and Machine Learning.	<i>Federal Register</i> , Vol. 86, No. 60, 03/31/2021, 16837-16842.	Comments Due: Jun. 01, 2021
*	OCC	NOTICE: Comments Requested on Extent to Which Model Risk Management Principles Support Compliance with BSA/AML and OFAC Requirements.	<i>Federal Register</i> , Vol. 86, No. 68, 04/12/2021, 18978-18982.	Comments Due: Jun. 11, 2021
	OCC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
	OCC	Net Stable Funding Ratio.	<i>Federal Register</i> , Vol. 86, No. 27, 02/11/2021, 9120-9221.	Jul. 01, 2021
*	Office of Foreign Assets Control (OFAC)	Technical Amendment to Definition of Applicable Schedule Amount.	<i>Federal Register</i> , Vol. 86, No. 68, 04/12/2021, 18895-18896.	Apr. 12, 2021
	Rural Business-Cooperative (RBC)	NOTICE: Applications Available for Rural Business Development Grant Program.	<i>Federal Register</i> , Vol. 86, No. 61, 04/01/2021, 17112-17116.	Applications Due: Jun. 30, 2021
*	RBC	Revisions to Rural Energy for America Program (REAP).	<i>Federal Register</i> , Vol. 86, No. 79, 04/27/2021, 22304-22338.	Jul. 26, 2021 Comments Due: Jun. 28, 2021
	Rural Housing Service (RHS)	NOTICE: Applications for Section 514 Off-Farm Labor Housing Loans and Section 516 Off-Farm Labor Housing Grants for New Construction for FY 2021.	<i>Federal Register</i> , Vol. 86, No. 20, 02/02/2021, 7840-7852.	Applications Due: Nov. 11, 2021

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.	Applications Due: Dec. 31, 2021
Rural Utilities Service (RUS)	NOTICE: Applications Available for Section 313A Guarantees for Bonds and Notes Issued for Utility Infrastructure Purposes Program.	<i>Federal Register</i> , Vol. 86, No. 61, 04/01/2021, 17112-17116.	Applications Due: Jun. 01, 2021
Securities and Exchange Commission (SEC)	Temporary Final Rule to Amend Regulation Crowdfunding. Extension of Effective and Applicability Date for Temporary Final Rule to Amend Regulation Crowdfunding.	<i>Federal Register</i> , Vol. 85, No. 89, 05/07/2020, 27116-27133. <i>Federal Register</i> , Vol. 85, No. 171, 09/02/2020, 54483-54490.	May 04, 2020 through Mar. 01, 2021 Applicable to Securities Offerings: May 04, 2020 through Aug. 31, 2020 Amendments in Rule Effective: Aug. 31, 2020 through Sep. 01, 2021 Expiration Date Extended from Mar. 01, 2021 to Sep. 01, 2021 Applicable to Securities Offerings: May 04, 2020 through Feb. 28, 2021
SEC	Revised Rules of Practice to Require Electronic Filings.	<i>Federal Register</i> , Vol. 85, No. 250, 12/30/2020, 86464-86481.	Jan. 29, 2021 Instruction 8 is effective: Jul. 21, 2021 Mandatory Compliance: Apr. 12, 2021
SEC	Market Data Infrastructure.	<i>Federal Register</i> , Vol. 86, No. 67, 04/09/2021, 18596-18838.	Jun. 08, 2021
SEC	Accountant Qualifications.	<i>Federal Register</i> ,	Jun. 09, 2021

		Vol. 85, No. 239, 12/11/2020, 80508- 80542.	
SEC	Amendments to Application Procedures Under the Investment Company Act.	<i>Federal Register</i> , Vol. 85, No. 178, 09/15/2020, 57186- 57190.	Jun. 14, 2021
SEC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099- 39100.	Review Extended to: Jun. 20, 2021
Small Business Administration (SBA)	Removal of Intermediary Lending Pilot Program Regulations from CFR.	<i>Federal Register</i> , Vol. 85, No. 229, 11/27/2020, 75833- 75834.	Dec. 28, 2021
*	SBA	NOTICE: Military Reservist Economic Injury Disaster Loans Interest Rate for Third Quarter FY 2021.	Issued: Apr. 26, 2021

* Denotes new item in the chart