



## September 2019 Regulatory Report

### Agencies Request Comment on Information Collection.

- The Board of Governors of the Federal Reserve System (FRB), and the Federal Deposit Insurance Corporation (FDIC) announced they seek comment on the information collection titled Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance. The agencies also gave notice that they sent the collection to OMB for review. Comments are due **10/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18606.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45491-45494.

- The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) announced they seek comment on the information collection titled Country Exposure Report and Country Exposure Information Report. The agencies also gave notice that they sent the collection to OMB for review. Comments are due **10/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-09/pdf/2019-19369.pdf>. *Federal Register*, Vol. 84, No. 174, 09/09/2019, 47264.

### CFPB Requests Comment on Information Collections.

- CFPB announced it seeks comment on the information collection titled Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **09/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-23/pdf/2019-18249.pdf>. *Federal Register*, Vol. 84, No. 164, 08/23/2019, 44289-44290.

- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for the Collection for Qualitative Consumer Education, Engagement and Experience Information Collections. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **09/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-26/pdf/2019-18251.pdf>. *Federal Register*, Vol. 84, No. 165, 08/26/2019, 44603-44604.
- CFPB announced it seeks comment on the information collection titled Truth In Lending Act (Regulation Z). CFPB also gave notice that it sent the collection to OMB for review. Comments are due **09/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-26/pdf/2019-18252.pdf>. *Federal Register*, Vol. 84, No. 165, 08/26/2019, 44604-44605.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for Surveys Using the Consumer Credit Panel. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-03/pdf/2019-18933.pdf>. *Federal Register*, Vol. 84, No. 170, 09/03/2019, 45998-45999.
- CFPB announced it seeks comment on the information collection titled Truth in Savings. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **11/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-09/pdf/2019-19385.pdf>. *Federal Register*, Vol. 84, No. 174, 09/09/2019, 47264.

### **FRB Finalizes Amendments to Regulation A.**

The Board of Governors of the Federal Reserve System (FRB) has adopted final amendments to its Regulation A to reflect FRB's approval of 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 amendments are effective **08/12/2019**. The rate changes for primary and secondary credit were applicable on **08/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-12/pdf/2019-17173.pdf>. *Federal Register*, Vol. 84, No. 155, 08/12/2019, 39723-39724.

### **FRB Finalizes Amendments to Regulation D.**

FRB is amending Regulation D 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 amendments specify that IORR is 2.10 percent and IOER is 2.10 percent, a 0.25 percentage point decrease from their prior levels. The amendments are intended to enhance the role of such rates of interest in moving the Federal funds rate into the target range established by the Federal Open Market Committee (FOMC). The amendments are effective **08/12/2019**. The IORR and IOER rate changes were applicable on **08/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-12/pdf/2019-17175.pdf>. *Federal Register*, Vol. 84, No. 155, 08/12/2019, 39724-39725.

### **FRB Issues Correction to Availability of Funds and Collection of Checks.**

FRB published a final rule in the *Federal Register* on **07/03/2019** amending Regulation CC, which implements the Expedited Funds Availability Act (EFA Act), to implement a statutory requirement in the EFA Act to adjust the dollar amounts under the EFA Act for inflation, incorporate the Economic Growth, Regulatory Relief, and Consumer Protection Act and made certain other technical amendments. The notice corrects errors in amendatory instructions affecting FRB's rules. The correction is effective **07/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18658.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45403.

### **FRB Requests Comment on Information Collections.**

- FRB announced it seeks comment on the information collection titled Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H. FRB also gave notice that it sent the collection to OMB for review. Comments are due **10/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-12/pdf/2019-17185.pdf>. *Federal Register*, Vol. 84, No. 155, 08/12/2019, 39845-39847.
- FRB announced it seeks comment on the information collection titled Interchange Transaction Fees Survey. FRB also gave notice that it sent the collection to OMB for review. Comments are due **10/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-12/pdf/2019-17186.pdf>. *Federal Register*, Vol. 84, No. 155, 08/12/2019, 39847-39849.
- FRB announced it seeks comment on the information collection titled Notice of Mutual Holding Company Reorganization, Application for Approval of a Stock Issuance by a Subsidiary Holding Company of a Mutual Holding Company, Application for Conversion of a Mutual Holding Company to Stock Form, Proxy Statement, Offering Circular, and Order Form. FRB also gave notice that it sent the collection to OMB for review. Comments are due **10/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-12/pdf/2019-17190.pdf>. *Federal Register*, Vol. 84, No. 155, 08/12/2019, 39841-39843.
- FRB announced it seeks comment on the information collection titled Savings Association Holding Company Report. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19445.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47514-47516.

- FRB announced it seeks comment on the information collection titled Consumer Satisfaction Questionnaire, the Federal Reserve Consumer Help—Consumer Survey, the Consumer Online Complaint Form, and the Appraisal Complaint Form. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19446.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47507-47509.
- FRB announced it seeks comment on the information collection titled Transfer Agent Registration and Amendment Form. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19447.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47512-47513.
- FRB announced it seeks comment on the information collection titled Notice of Branch Closure. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19489.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47516-47517.
- FRB announced it seeks comment on the information collection titled Payments Research Survey. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19490.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47511-47512.
- FRB announced it seeks comment on the information collection titled Banking Organization Systemic Risk Report. FRB also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19522.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47509-47511.

#### **FDIC Proposes Amendments to Securitization Safe Harbor Rule.**

The Federal Deposit Insurance Corporation (FDIC) is proposing a rule that would revise certain provisions of its securitization safe harbor rule, which relates to the treatment of financial assets transferred in connection with a securitization or participation transaction, in order to eliminate a requirement that the securitization documents require compliance with Regulation AB of the Securities and Exchange Commission in circumstances where Regulation AB by its terms would not apply to the issuance of obligations backed by such financial assets. Comments are due **10/21/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-22/pdf/2019-15536.pdf>. *Federal Register*, Vol. 84, No. 163, 08/22/2019, 43732-43737.

#### **FDIC Proposes Removal of Transferred OTS Regulation Regarding Deposits.**

FDIC proposes to rescind and remove the “Deposits” regulations because they are unnecessary and duplicative of currently applicable provisions of law with respect to the maintenance of deposit account records at State savings associations. These regulations apply solely to State savings associations, and were included in the regulations that were transferred to the FDIC from the Office of Thrift Supervision (OTS) on **07/21/2011**, in connection with the implementation of title III of the DoddFrank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). Comments are due **09/25/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-26/pdf/2019-18268.pdf>. *Federal Register*, Vol. 84, No. 165, 08/26/2019, 44558-44563.

#### **FDIC Proposes Interest Rate Restrictions on Institutions That Are Less Than Well Capitalized.**

FDIC issued proposed revisions to its regulations relating to interest rate restrictions that apply to less than well capitalized insured depository institutions. Under the proposed rule, the FDIC would amend the methodology for calculating the national rate and national rate cap for specific deposit products. The

national rate would be the weighted average of rates paid by all insured depository institutions on a given deposit product, for which data are available, where the weights are each institution's market share of domestic deposits. The national rate cap for particular products would be set at the higher of the 95th percentile of rates paid by insured depository institutions weighted by each institution's share of total domestic deposits, or the proposed national rate plus 75 basis points. The proposed rule would also greatly simplify the current local rate cap calculation and process by allowing less than well capitalized institutions to offer up to 90 percent of the highest rate paid on a particular deposit product in the institution's local market area. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-04/pdf/2019-18360.pdf>. *Federal Register*, Vol. 84, No. 171, 09/04/2019, 46470-46495.

#### **FDIC Issues Notice on Terminations of Receiverships.**

FDIC as Receiver for former depository institutions, intends to terminate its receivership for the institutions listed in the notice. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of this notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the above-mentioned receiverships will be considered which are not sent within this time frame. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18552.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45491.

#### **FDIC Requests Comment on Information Collections.**

FDIC announced it seeks comment on the information collection titled Interagency Charter and Federal Deposit Insurance Application. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **09/26/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-27/pdf/2019-18414.pdf>. *Federal Register*, Vol. 84, No. 166, 08/27/2019, 44895.

#### **OCC Finalizes Assessment of Fees.**

The Office of the Comptroller of the Currency (OCC) is adopting a final rule to revise its assessment rule to provide partial assessment refunds to national banks, Federal savings associations, and Federal branches and agencies of foreign banks (collectively, banks under the jurisdiction of the OCC) that exit the OCC's jurisdiction within the first half of each six-month period beginning the day after the date of the second or fourth quarterly Consolidated Report of Condition and Income (Call Report). The final rule will not change the current payment due dates for assessments nor will it change the way assessments are calculated for banks that remain under the OCC's jurisdiction. The final rule will also make technical changes to the assessment rules. The final rule is effective **09/20/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-21/pdf/2019-17535.pdf>. *Federal Register*, Vol. 84, No. 162, 08/21/2019, 43475-43479.

#### **OCC Requests Comment on Information Collections.**

- OCC announced it seeks comment on the information collection titled Bank Secrecy Act/Money Laundering Risk Assessment. OCC also gave notice that it sent the collection to OMB for review. Comments are due **09/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-23/pdf/2019-18158.pdf>. *Federal Register*, Vol. 84, No. 164, 08/23/2019, 44352-44353.
- OCC announced it seeks comment on the information collection titled Guidance Regarding Unauthorized Access to Customer Information. OCC also gave notice that it sent the collection

to OMB for review. Comments are due **09/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-23/pdf/2019-18159.pdf>. *Federal Register*, Vol. 84, No. 164, 08/23/2019, 44354-44355.

- OCC announced it seeks comment on the information collection titled Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-04/pdf/2019-18992.pdf>. *Federal Register*, Vol. 84, No. 171, 09/04/2019, 46604-46606.
- OCC announced it seeks comment on the information collection titled Securities Exchange Act Disclosure Rules. OCC also gave notice that it sent the collection to OMB for review. Comments are due **10/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19516.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47631-47632.

### **HUD Finalizes Rule on Project Approval for Single-Family Condominiums.**

The Department of Housing and Urban Development (HUD) finalized a rule implementing HUD's authority under the single-family mortgage insurance provisions of the National Housing Act to insure one-family units in a multifamily project, including a project in which the dwelling units are attached, or are manufactured housing units, semidetached, or detached, and an undivided interest in the common areas and facilities which serve the project. The rule provides for requirements for lenders to obtain approval under the Direct Endorsement Lender Review and Approval Process (DELRAP) authority for condominiums, and for standards that projects must meet to be approved for mortgage insurance on individual units. The rule provides for flexibility with respect to the concentration of Federal Housing Administration (FHA)-insured units, owner-

occupied units, and the amount that can be set aside for commercial and non-residential space. This will enable HUD to vary these standards, within parameters, to meet market needs. The final rule is effective **10/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-15/pdf/2019-17213.pdf>. *Federal Register*, Vol. 84, No. 158, 08/15/2019, 41846-41877.

### **HUD Proposes Amendments to Disparate Impact Standard.**

HUD proposes to amend its interpretation of the Fair Housing Act's disparate impact standard to better reflect the Supreme Court's 2015 ruling in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc.*, and to provide clarification regarding the application of the standard to State laws governing the business of insurance. The proposal follows a **06/20/2018**, advance notice of proposed rulemaking, in which HUD solicited comments on the disparate impact standard set forth in HUD's 2013 final rule, including the disparate impact rule's burden-shifting approach, definitions, and causation standard, and whether it required amendment to align with the decision of the Supreme Court in *Inclusive Communities Project, Inc.* Comments are due **10/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-19/pdf/2019-17542.pdf>. *Federal Register*, Vol. 84, No. 160, 08/19/2019, 42854-42863.

### **HUD Issues Notice of Demonstration to Assess the National Standards for the Physical Inspection of Real Estate and Associated Protocols.**

HUD issued a notice that it will be demonstrating the National Standards for the Physical Inspection of Real Estate (NSPIRE), which will further one of HUD's highest priority strategic outcomes—resident health and safety. HUD is looking at the implementation of NSPIRE as an opportunity to reduce regulatory burden through alignment and consolidation compared to either maintaining or increasing the number of standards and protocols to evaluate HUD-assisted housing across multiple programs. During this demonstration, HUD will solicit volunteers to test the NSPIRE standards and protocols as the means for assessing the physical conditions of HUD-assisted and -insured housing. The demonstration, which will include approximately 4,500 properties, will be



implemented on a rolling, nationwide basis and will assess all aspects of the physical inspection line of business of the Real Estate Assessment Center—the collection, processing, and evaluation of physical inspection data and information, including a new scoring model. As the first step in the implementation of NSPIRE, HUD is soliciting comment on this proposed, voluntary demonstration. HUD will consider the comments and incorporate them into the demonstration. Subjecting the NSPIRE model to a multistage demonstration will serve as an opportunity to refine processes and ensure all mechanisms are in place to facilitate the transition to a nationwide implementation. The demonstration will also serve as the precursor to any required rulemaking. Comments are due **10/21/2019**, the notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-21/pdf/2019-17910.pdf>. *Federal Register*, Vol. 84, No. 162, 08/21/2019, 43536-43542.

#### **HUD Requests Comment on Information Collection.**

- HUD announced it seeks comment on the information collection titled FHA Lender Approval, Annual Renewal, Periodic Updates and Required Reports by FHA-Approved Lenders. HUD also gave notice that it sent the collection to OMB for review. Comments are due **09/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-14/pdf/2019-17453.pdf>. *Federal Register*, Vol. 84, No. 157, 08/14/2019, 40435-40437.
- HUD announced it seeks comment on the information collection titled Multifamily Mortgagee's Application for Insurance Benefits. HUD also gave notice that it sent the collection to OMB for review. Comments are due **11/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-09/pdf/2019-19414.pdf>. *Federal Register*, Vol. 84, No. 174, 09/09/2019, 47315-47316.

#### **FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.**

- The Federal Emergency Management Agency (FEMA) issued a final rule which identifies communities in the states of **Colorado**, **New**

**Jersey**, and **Ohio**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-16/pdf/2019-17598.pdf>. *Federal Register*, Vol. 84, No. 159, 08/16/2019, 41915-41917.

- FEMA issued a final rule which identifies communities in the state of **Oklahoma**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-05/pdf/2019-19190.pdf>. *Federal Register*, Vol. 84, No. 172, 09/05/2019, 46685-46686.

#### **FEMA Issues Final Flood Hazard Determinations.**

- FEMA has issued a final notice which identifies communities in the states of **North Carolina**, and **Wisconsin**, where flood hazard determinations, which may include additions or

modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **12/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18550.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45160-45162.

- FEMA has issued a final notice which identifies communities in the state of **California**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **12/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18693.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45514.

**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 **Arizona, California,**

**Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Nevada, Ohio, South Carolina, Washington, and Wisconsin.** Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-16/pdf/2019-17577.pdf>. *Federal Register*, Vol. 84, No. 159, 08/16/2019, 41996-42000.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Idaho, Indiana, Michigan, Minnesota, New York, Ohio, and Texas.** Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-16/pdf/2019-17578.pdf>. *Federal Register*, Vol. 84, No. 159, 08/16/2019, 41994-41996.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Georgia, Maryland, Oklahoma, and Texas.** Each

LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-08-16/pdf/2019-17579.pdf>. *Federal Register*, Vol. 84, No. 159, 08/16/2019, 42000-42002.

- 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, Mississippi, Nevada, New Hampshire, North Carolina, Pennsylvania, South Carolina, Texas, and Wyoming**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18551.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45163-45166.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Hawaii, Idaho, Minnesota, Nevada, New Mexico, Ohio, and Wisconsin**. Each LOMR revises the

Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18691.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45511-45513.

#### **FEMA Issues Proposed Flood Hazard Determinations.**

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Virginia**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/27/2019**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18692.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45508-45509.
- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **California, and Iowa**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect



in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18695.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45509-45510.

#### **FEMA Requests Comment on Information Collection.**

FEMA announced it seeks comment on the information collection titled Community Disaster Loan (CDL) Program. FEMA also gave notice that it sent the collection to OMB for review. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18544.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45162-45163.

#### **FEMA Issues Correction to Revisions to Methodology for Payments to Write Your Own Companies.**

FEMA corrects the preamble to an Advance Notice of Proposed Rulemaking (ANPRM) which FEMA published on **07/08/2019**, seeking comment regarding possible approaches to incorporating actual flood insurance expense data into the payment methodology that FEMA uses to determine the amount of payments to WYO companies. <https://www.govinfo.gov/content/pkg/FR-2019-09-03/pdf/2019-18982.pdf>. *Federal Register*, Vol. 84, No. 170, 09/03/2019, 45933-45934.

#### **FinCEN Requests Comment on Information Collection.**

The Financial Crimes Enforcement Network (FinCEN) announced it seeks comment on the information collection titled Renewal of Information Collection Requirements in connection with the Imposition of a Special Measure concerning North Korea as a Jurisdiction of Primary Money Laundering Concern. FinCEN also gave notice that it sent the collection to OMB for review. Comments are due **11/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-10/pdf/2019-19486.pdf>. *Federal Register*, Vol. 84, No. 175, 09/10/2019, 47632-47633.

#### **Treasury Announces Pricing for 2019 Apollo 11 50<sup>th</sup> Anniversary Commemorative Coins.**

The Department of the Treasury (Treasury) is announcing pricing for the 2019 Apollo 11 50th Anniversary Commemorative Coins and Kennedy/Apollo 11 Intaglio Prints. The notice contains a table containing the pricing. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-08-19/pdf/2019-17793.pdf>. *Federal Register*, Vol. 84, No. 160, 08/19/2019, 42991.

#### **Treasury Issues Correction to Multiple Employer Plans.**

Treasury issued a correction to a notice of proposed rulemaking that was published in the *Federal Register* on **07/03/2019**. The proposed regulations relate to the tax qualification of plans maintained by more than one employer. As published, the notice of proposed rulemaking contains errors which may prove to be misleading and need to be clarified. Comments are still being accepted and are due **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-21/pdf/2019-17849.pdf>. *Federal Register*, Vol. 84, No. 162, 08/21/2019, 43542-43543.

#### **Treasury Requests Comment on Information Collection.**

- Treasury announced it seeks comment on the information collection titled Supporting Statement of Ownership for Overdue United States Bearer Securities. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18495.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45217.
- Treasury announced it seeks comment on the information collection titled TreasuryDirect. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **09/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18479.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45216-45217.

### **FASB Issues Interpretation of SFFAS 5 and SFFAS 6.**

The Federal Accounting Standards Advisory Board (FASB) has issued Interpretation of Federal Financial Accounting Standards 9, Cleanup Cost Liabilities Involving Multiple Component Reporting Entities: An Interpretation of SFFAS 5 & SFFAS 6. The Interpretation is available on the FASB website at <https://www.fasab.gov/accounting-standards/>. Copies can be obtained by contacting FASB at (202) 512-7350. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-21/pdf/2019-18047.pdf>. *Federal Register*, Vol. 84, No. 162, 08/21/2019, 43599.

### **FASB Issues Exposure Draft of Technical Bulletin.**

FASB issued an exposure draft of a proposed Technical Bulletin titled Loss Allowance for Intragovernmental Receivables. The exposure draft is available on the FASB website at <https://www.fasab.gov/documents-forcomment/>. Copies can be obtained by contacting FASB at (202) 512-7350. Comments are due **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-05/pdf/2019-19191.pdf>. *Federal Register*, Vol. 84, No. 172, 09/05/2019, 46732.

### **FHFA Finalizes Rule on Credit Score Models.**

The Federal Housing Finance Agency (FHFA) is issuing a final rule on the process for validation and approval of credit score models by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (together, the Enterprises). The final rule defines a four-phase process for an Enterprise to validate and approve credit score models. The process begins with the Credit Score Solicitation (a solicitation by the Enterprises of applications from credit score model developers), followed by the Submission and Initial Review of Applications (an initial review by the Enterprise of submitted applications). The third phase is a Credit Score Assessment by the Enterprise, and the fourth phase is an Enterprise Business Assessment. The final rule establishes criteria for each of the four phases and includes required timing and notices for Enterprise decisions under the process. The final rule is effective **10/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-16/pdf/2019-17633.pdf>. *Federal Register*, Vol. 84, No. 159, 08/16/2019, 41886-41908.

### **SBA Extends Decrease in Surety Bond Guarantee Program Fees.**

The Small Business Administration (SBA) announces a one-year extension of the temporary decrease in the guarantee fees that SBA charges all Surety companies and Principals on each guaranteed bond (other than a bid bond) issued in SBA's Surety Bond Guarantee (SBG) Program. The temporary initiative to test lower fees will be extended through **09/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-14/pdf/2019-17442.pdf>. *Federal Register*, Vol. 84, No. 157, 08/14/2019, 40466-40467.

### **SBA Extends 504 Loan Program Rural Initiative Pilot Program.**

SBA's 504 Loan Program Rural Initiative Pilot Program (504 Rural Pilot) authorizes Certified Development Companies (CDCs) to make 504 loans for projects in rural counties located in their SBA Region during the two-year period beginning **07/19/2018** and ending **07/20/2020**. SBA announces the extension of the 504 Rural Pilot to **09/30/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-28/pdf/2019-18609.pdf>. *Federal Register*, Vol. 84, No. 167, 08/28/2019, 45060-45061.

### **FSA Finalizes Agriculture Risk Coverage and Price Loss Coverage Programs.**

The Farm Service Agency (FSA) issued a rule implementing the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Programs authorized by the Agricultural Act of 2014 (the 2014 Farm Bill), as amended. The Agriculture Improvement Act of 2018 (2018 Farm Bill) amended 2014 Farm Bill provisions regarding ARC and PLC, and authorized the ARC and PLC Programs for the 2019 through 2023 program years. The ARC and PLC Programs are continuing, with some changes. This rule also includes conforming changes to Farm Service Agency (FSA) general regulations that apply to multiple programs. The ARC and PLC Programs provide producers a choice between a counter-cyclical payment support type program (PLC) and an income support program (ARC). In a defined election and enrollment period, producers can elect different programs for different covered commodities on a farm, for example, choosing PLC for corn and ARC for soybeans on the same farm. There is also an option to elect ARC individual coverage (ARC-IC);

however, if that option is elected, all the farm's covered commodities are elected with that option. The rule specifies the eligibility requirements, enrollment procedures, and payment calculations for the ARC and PLC Programs. The final rule is effective **09/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-03/pdf/2019-18853.pdf>. *Federal Register*, Vol. 84, No. 170, 09/03/2019, 45877-45895.

#### **RHS Delays Effective Date of Single Family Housing Guaranteed Loan Program.**

The Rural Housing Service (RHS) published a final rule in the *Federal Register* on **07/22/2019** concerning construction to permanent loan financing, repair or rehabilitation financing, and the removal of a maximum the interest rate cap for the Single Family Housing Guaranteed Loan Program. The effective date was published as **08/21/2019** and is being deferred to **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-19/pdf/2019-17683.pdf>. *Federal Register*, Vol. 84, No. 160, 08/19/2019, 42799.

#### **RHS Proposes Amendments to Guaranteed Rural Rental Housing.**

RHS is proposing to amend its regulation to remove the stated amount that RHS will charge for the initial and annual guarantee fees. The regulation change will allow RHS the flexibility to establish or make any future changes to the initial and annual guarantee fees without the need for a regulatory change. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-03/pdf/2019-18773.pdf>. *Federal Register*, Vol. 84, No. 170, 09/03/2019, 45927-45929.

#### **FTC Finalizes Amendments to Telemarketing Sales Rule Fees.**

The Federal Trade Commission (FTC) is amending its Telemarketing Sales Rule by updating the fees charged to entities accessing the National Do Not Call Registry as required by the Do-Not-Call Registry Fee Extension Act of 2007. The final rule is effective **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-27/pdf/2019-18446.pdf>. *Federal Register*, Vol. 84, No. 166, 08/27/2019, 44686-44687.

#### **NCUA Requests Comment on Information Collection.**

- The National Credit Union Administration (NCUA) announced it seeks comment on the information collection titled Corporate Credit Union Monthly Call Report and Report of Officers. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **10/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-08-29/pdf/2019-18652.pdf>. *Federal Register*, Vol. 84, No. 168, 08/29/2019, 45536-45537.
- NCUA announced it seeks comment on the information collection titled Records Preservation, 12 CFR part 749. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-03/pdf/2019-18943.pdf>. *Federal Register*, Vol. 84, No. 170, 09/03/2019, 46051.

#### **VA Requests Comment on Information Collection.**

The Department on Veterans Affairs (VA) announced it seeks comment on the information collection titled Supplement to VA Forms. VA also gave notice that it sent the collection to OMB for review. Comments are due **10/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-06/pdf/2019-19246.pdf>. *Federal Register*, Vol. 84, No. 173, 09/06/2019, 47041-47042.

## 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>	Home Mortgage Disclosure.  <b>EXTENSION:</b> Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 20972- 21041.  <i>Federal Register</i> , Vol. 84, No. 149, 08/02/2019, 37804- 37806.	<b>Jun. 12, 2019</b>  New Comment Due Date: <b>Oct. 15, 2019</b>
<b>CFPB</b>	Regulation C Data Points.  <b>EXTENSION:</b> Regulation C Data Points.	<i>Federal Register</i> , Vol. 84, No. 89, 05/08/2019, 20049- 20053.  <i>Federal Register</i> , Vol. 84, No. 128, 07/3/2019, 31746- 31747.	<b>Jul. 08, 2019</b>  New Comment Due Date: <b>Oct. 15, 2019</b>
<b>CFPB</b>	Debt Collection Practices.  <b>EXTENSION:</b> Debt Collection Practices.	<i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23274- 23418.  <i>Federal Register</i> , Vol. 84, No. 149, 08/02/2019, 37806- 37807.	<b>Aug. 19, 2019</b>  New Comment Due Date: <b>Sep. 18, 2019</b>
<b>CFPB</b>	Qualified Mortgage Definition Under Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37155- 37162.	<b>Sep. 16, 2019</b>
*	<b>NOTICE:</b> Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 164, 08/23/2019, 44289- 44290.	<b>Sep. 23, 2019</b>

*	<b>CFPB</b>	<b>NOTICE:</b> Generic Information Collection Plan for the Collection for Qualitative Consumer Education, Engagement and Experience Information Collections.	<i>Federal Register</i> , Vol. 84, No. 165, 08/26/2019, 44603-44604.	<b>Sep. 25, 2019</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Truth In Lending Act (Regulation Z).	<i>Federal Register</i> , Vol. 84, No. 165, 08/26/2019, 44604-44605.	<b>Sep. 25, 2019</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 45998-45999.	<b>Nov. 04, 2019</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Truth in Savings.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47264.	<b>Nov. 08, 2019</b>
	<b>Commodity Futures Trading Commission (CFTC)</b>	<b>NOTICE:</b> Protection of Consumer Information under the Fair Credit Reporting Act.	<i>Federal Register</i> , Vol. 84, No. 144, 07/26/2019, 36086-36088.	<b>Sep. 24, 2019</b>
*	<b>Federal Accounting Standards Advisory Board (FASB)</b>	Exposure Draft of Technical Bulletin.	<i>Federal Register</i> , Vol. 84, No. 172, 09/05/2019, 46732.	<b>Oct. 01, 2019</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Appraisal for Higher-Priced Mortgage Loans.	<i>Federal Register</i> , Vol. 84, No. 136, 07/16/2019, 34890-34892.	<b>Sep. 16, 2019</b>
*	<b>FDIC</b>	Removal of Transferred OTS Regulation Regarding Deposits.	<i>Federal Register</i> , Vol. 84, No. 165, 08/26/2019, 44558-44563.	<b>Sep. 25, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Interagency Charter and Federal Deposit Insurance Application.	<i>Federal Register</i> , Vol. 84, No. 166, 08/27/2019, 44895.	<b>Sep. 26, 2019</b>
	<b>FDIC</b>	Regulatory Capital Rules Regarding Treatment of Land Development Loans.	<i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35344-35352.	<b>Sep. 28, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Country Exposure Report and Country Exposure Information Report.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47264.	<b>Oct. 09, 2019</b>
*	<b>FDIC</b>	Securitization Safe Harbor Rule.	<i>Federal Register</i> , Vol. 84, No. 163, 08/22/2019, 43732-43737.	<b>Oct. 21, 2019</b>



*	<b>FDIC</b>	<b>NOTICE:</b> Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45491-45494.	<b>Oct. 28, 2019</b>
*	<b>FDIC</b>	Interest Rate Restrictions on Institutions That Are Less Than Well Capitalized.	<i>Federal Register</i> , Vol. 84, No. 171, 09/04/2019, 46470-46495.	<b>Nov. 04, 2019</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Report of Selected Balance Sheet Items for Discount Window Borrowers.	<i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34890-34892.	<b>Sep. 17, 2019</b>
	<b>FRB</b>	Regulatory Capital Rules Regarding Treatment of Land Development Loans.	<i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35344-35352.	<b>Sep. 28, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Capital Assessments and Stress Testing Reports.	<i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37292-37302.	<b>Sep. 30, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Capital Assessments and Stress Testing Reports.	<i>Federal Register</i> , Vol. 84, No. 147, 07/31/2019, 37285-37292.	<b>Sep. 30, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Savings and Loan Holding Company Registration Statement.	<i>Federal Register</i> , Vol. 84, No. 153, 08/08/2019, 38964-38965.	<b>Oct. 07, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Country Exposure Report and Country Exposure Information Report.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47264.	<b>Oct. 09, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Reporting and Disclosure Requirements Related to Securities of State Member Banks as Required by Regulation H.	<i>Federal Register</i> , Vol. 84, No. 155, 08/12/2019, 39845-39847.	<b>Oct. 11, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Interchange Transaction Fees Survey.	<i>Federal Register</i> , Vol. 84, No. 155, 08/12/2019, 39847-39849.	<b>Oct. 11, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Notice of Mutual Holding Company Reorganization, Application for Approval of a Stock Issuance by a Subsidiary Holding Company of a Mutual	<i>Federal Register</i> , Vol. 84, No. 155, 08/12/2019, 39841-39843.	<b>Oct. 11, 2019</b>

	Holding Company, Application for Conversion of a Mutual Holding Company to Stock Form, Proxy Statement, Offering Circular, and Order Form.		
*	<b>FRB</b>	<b>NOTICE:</b> Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45491-45494. <b>Oct. 28, 2019</b>
	<b>FRB</b>	Interbank Settlement of Faster Payments.	<i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39297-39322. <b>Nov. 07, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Savings Association Holding Company Report.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47514-47516. <b>Nov. 12, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Consumer Satisfaction Questionnaire, the Federal Reserve Consumer Help—Consumer Survey, the Consumer Online Complaint Form, and the Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47507-47509. <b>Nov. 12, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Transfer Agent Registration and Amendment Form.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47512-47513. <b>Nov. 12, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Notice of Branch Closure.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47516-47517. <b>Nov. 12, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Payments Research Survey.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47511-47512. <b>Nov. 12, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Banking Organization Systemic Risk Report.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47509-47511. <b>Nov. 12, 2019</b>
	<b>Federal Trade Commission (FTC)</b>	COPPA.	<i>Federal Register</i> , Vol. 84, No. 143, 07/25/2019, 35842-35847. <b>Oct. 23, 2019</b>
*	<b>Financial Crimes Enforcement Network</b>	<b>NOTICE:</b> Renewal of Information Collection	<i>Federal Register</i> , Vol. 84, No. 175, <b>Nov. 12, 2019</b>

	<b>(FinCEN)</b>	Requirements in connection with the Imposition of a Special Measure concerning North Korea as a Jurisdiction of Primary Money Laundering Concern.	09/10/2019, 47632-47633.	
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> FHA Lender Approval, Annual Renewal, Periodic Updates and Required Reports by FHA-Approved Lenders.	<i>Federal Register</i> , Vol. 84, No. 157, 08/14/2019, 40435-40437.	<b>Sep. 13, 2019</b>
	<b>HUD</b>	<b>NOTICE:</b> Housing Counseling Program.	<i>Federal Register</i> , Vol. 84, No. 136, 07/16/2019, 33960-33961.	<b>Sep. 16, 2019</b>
	<b>HUD</b>	<b>NOTICE:</b> Ginnie Mae Mortgage-Backed Securities Guide.	<i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34919-34922.	<b>Sep. 17, 2019</b>
	<b>HUD</b>	<b>NOTICE:</b> Mark-to-Market Program: Requirements for Community-Based Non-Profit Organizations and Public Agencies.	<i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34919.	<b>Sep. 17, 2019</b>
	<b>HUD</b>	<b>NOTICE:</b> Multifamily Housing Procedures for Projects Affected by Presidentially-Declared Disasters.	<i>Federal Register</i> , Vol. 84, No. 139, 07/19/2019, 34922.	<b>Sep. 17, 2019</b>
	<b>HUD</b>	<b>NOTICE:</b> Nonprofit Application and Recertification for FHA Mortgage Insurance Programs.	<i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35415-35416.	<b>Sep. 23, 2019</b>
*	<b>HUD</b>	Disparate Impact Standard.	<i>Federal Register</i> , Vol. 84, No. 160, 08/19/2019, 42854-42863.	<b>Oct. 18, 2019</b>
*	<b>HUD</b>	Demonstration to Assess the National Standards for the Physical Inspection of Real Estate and Associated Protocols.	<i>Federal Register</i> , Vol. 84, No. 162, 08/21/2019, 43536-43542.	<b>Oct. 21, 2019</b>
*	<b>HUD</b>	<b>NOTICE:</b> Multifamily Mortgagee's Application for Insurance Benefits.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47315-47316.	<b>Nov. 08, 2019</b>
	<b>Labor, Dept. of (DOL)</b>	<b>NOTICE:</b> The Family and Medical Leave Act of 1993, As Amended.	<i>Federal Register</i> , Vol. 84, No. 150, 08/05/2019, 38061-	<b>Oct. 04, 2019</b>

		38062.	
<b>National Credit Union Administration (NCUA)</b>	Exceptions to Employment Restrictions.	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36488-36501.	<b>Sep. 27, 2019</b>
<b>NCUA</b>	<b>NOTICE:</b> Production of Non-public Records and Testimony of Employees in Legal Proceedings (Touhy Request).	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36625.	<b>Sep. 27, 2019</b>
<b>NCUA</b>	<b>NOTICE:</b> Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36624-36625.	<b>Sep. 27, 2019</b>
<b>NCUA</b>	<b>NOTICE:</b> NCUA Call Report.	<i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39377-39378.	<b>Oct. 08, 2019</b>
* <b>NCUA</b>	<b>NOTICE:</b> Corporate Credit Union Monthly Call Report and Report of Officers.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45536-45537.	<b>Oct. 28, 2019</b>
* <b>NCUA</b>	<b>NOTICE:</b> Records Preservation, 12 CFR part 749.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 46051.	<b>Nov. 04, 2019</b>
* <b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Bank Secrecy Act/Money Laundering Risk Assessment.	<i>Federal Register</i> , Vol. 84, No. 164, 08/23/2019, 44352-44353.	<b>Sep. 23, 2019</b>
* <b>OCC</b>	<b>NOTICE:</b> Guidance Regarding Unauthorized Access to Customer Information.	<i>Federal Register</i> , Vol. 84, No. 164, 08/23/2019, 44354-44355.	<b>Sep. 23, 2019</b>
<b>OCC</b>	<b>NOTICE:</b> FFIEC Cybersecurity Assessment Tool.	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36659-36662.	<b>Sep. 28, 2019</b>
<b>OCC</b>	<b>NOTICE:</b> Reports of Suspicious Activities, and Bank Secrecy Act Compliance Program.	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36658-36659.	<b>Sep. 28, 2019</b>
<b>OCC</b>	<b>NOTICE:</b> Municipal Securities Dealers and Government Securities Brokers and Dealers—Registration and Withdrawal.	<i>Federal Register</i> , Vol. 84, No. 145, 07/29/2019, 36662-36664.	<b>Sep. 28, 2019</b>
<b>OCC</b>	Regulatory Capital Rules Regarding Treatment of Land	<i>Federal Register</i> , Vol. 84, No. 141,	<b>Sep. 28, 2019</b>

	Development Loans.	07/23/2019, 35344-35352.	
*	<b>OCC</b>	<b>NOTICE:</b> Country Exposure Report and Country Exposure Information Report.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47264.
*	<b>OCC</b>	<b>NOTICE:</b> Securities Exchange Act Disclosure Rules.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47631-47632.
*	<b>OCC</b>	<b>NOTICE:</b> Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities.	<i>Federal Register</i> , Vol. 84, No. 171, 09/04/2019, 46604-46606.
*	<b>Rural Housing Service (RHS)</b>	Amendments to Guaranteed Rural Rental Housing.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 45927-45929.
	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Request for Transcript of Tax Return and IVES Request for Transcript of Tax Return.	<i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35709-35710.
*	<b>Treasury</b>	<b>NOTICE:</b> Supporting Statement of Ownership for Overdue United States Bearer Securities.	<i>Federal Register</i> , Vol. 84, No. 167, 08/28/2019, 45217.
*	<b>Treasury</b>	<b>NOTICE:</b> TreasuryDirect.	<i>Federal Register</i> , Vol. 84, No. 167, 08/28/2019, 45216-45217.
	<b>Treasury</b>	<b>NOTICE:</b> U.S. Employment Tax Returns and Related Forms.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37711-37714.
*	<b>Treasury</b>	Multiple Employer Plans.  <b>CORRECTION:</b> Multiple Employer Plans.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31777-31795.  <i>Federal Register</i> , Vol. 84, No. 162, 08/21/2019, 43542-43543.
*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Supplement to VA Forms.	<i>Federal Register</i> , Vol. 84, No. 173, 09/06/2019, 47041-47042.



## 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 Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-	<b>Jan. 01, 2018</b>  The amendment to

		45697.	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>	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570.	<b>Jan. 01, 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 Futures Trading Commission (CFTC)</b>	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	<b>Dec. 31, 2019</b>
<b>Farm Credit Administration (FCA)</b>	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.	FCA will publish a notice of the effective date in the <i>Federal Register</i> .
* <b>Farm Service Agency (FSA)</b>	Agriculture Risk Coverage and Price Loss Coverage Programs.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 45877-45895.	<b>Sep. 03, 2019</b>
* <b>Federal Accounting Standards Advisory Board (FASB)</b>	Interpretation of SFFAS 5 and SFFAS 6.	<i>Federal Register</i> , Vol. 84, No. 162, 08/21/2019, 43599.	Issued: <b>Aug. 21, 2019</b>
* <b>Federal Deposit Insurance Corporation</b>	Terminations of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45491.	Issued: <b>Aug. 29, 2019</b>

	<b>(FDIC)</b>			
	<b>FDIC</b>	Recordkeeping for Timely Deposit Insurance Determination.	<i>Federal Register</i> , Vol. 84, No. 146, 07/30/2019, 37020-37052.	<b>Oct. 01, 2019</b>
*	<b>Federal Housing Finance Agency (FHFA)</b>	Credit Score Models.	<i>Federal Register</i> , Vol. 84, No. 159, 08/16/2019, 41886-41908.	<b>Oct. 15, 2019</b>
	<b>FHFA</b>	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308-5333.	<b>Jan. 01, 2020</b>
*	<b>Federal Reserve Board (FRB)</b>	Regulation A.	<i>Federal Register</i> , Vol. 84, No. 155, 08/12/2019, 39723-39724.	<b>Aug. 12, 2019</b>  Rate Changes Applicable: <b>Aug. 01, 2019</b>
*	<b>FRB</b>	Regulation D.	<i>Federal Register</i> , Vol. 84, No. 155, 08/12/2019, 39724-39725.	<b>Aug. 12, 2019</b>  Rate Changes Applicable: <b>Aug. 01, 2019</b>
*	<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>Federal Trade Commission (FTC)</b>	Telemarketing Sales Rule Fees.	<i>Federal Register</i> , Vol. 84, No. 166, 08/27/2019, 44686-44687.	<b>Oct. 01, 2019</b>
	<b>Health and Human Services, Dept. of (DHHS)</b>	Health Reimbursement Arrangements and Other Account-Based Group Health Plans.	<i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027.	<b>Aug. 19, 2019</b>
	<b>Housing and Urban Development, Dept. of (HUD)</b>	Section 108 Loan Guarantee Program Fee.	<i>Federal Register</i> , Vol. 84, No. 141, 07/23/2019, 35299-35301.	<b>Oct. 01, 2019</b>
*	<b>HUD</b>	Project Approval for Single-Family Condominiums.	<i>Federal Register</i> , Vol. 84, No. 158, 08/15/2019, 41846-41877.	<b>Oct. 15, 2019</b>
	<b>Labor, Dept. of (DOL)</b>	Health Reimbursement Arrangements and Other Account-Based Group Health Plans.	<i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027.	<b>Aug. 19, 2019</b>
	<b>DOL</b>	Association Retirement Plans and Other Multiple-Employer	<i>Federal Register</i> , Vol. 84, No. 147,	<b>Sep. 30, 2019</b>

	Plans.	07/31/2019, 37508-37544.	
<b>National Credit Union Administration (NCUA)</b>	Fidelity Bond Rules.	<i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35517-35525.	<b>Oct. 22, 2019</b>
<b>NCUA</b>	Real Estate Appraisals Amendments.	<i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35525-35538.	<b>Oct. 22, 2019</b>
<b>NCUA</b>	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	<b>Jan. 01, 2020</b>
* <b>Office of the Comptroller of the Currency (OCC)</b>	Assessment of Fees.	<i>Federal Register</i> , Vol. 84, No. 162, 08/21/2019, 43475-43479.	<b>Sep. 20, 2019</b>
* <b>Rural Housing Service (RHS)</b>	<b>DELAY:</b> Effective Date of Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 84, No. 160, 08/19/2019, 42799.	<b>Oct. 01, 2019</b>
<b>RHS</b>	<b>NOTICE:</b> 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 accepted until: <b>Dec. 31, 2021</b>
<b>Securities and Exchange Commission (SEC)</b>	Amendments to Auditor Independence.	<i>Federal Register</i> , Vol. 84, No. 129, 07/05/2019, 32040-32060.	<b>Oct. 03, 2019</b>
<b>Small Business Administration (SBA)</b>	Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.	Available: <b>Oct. 16, 2017</b> through <b>Sep. 30, 2020</b>
	Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.	<b>May 07, 2018</b>
<b>SBA</b>	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.	Available: <b>Jul. 19, 2018</b> Through <b>Jul. 20, 2020</b>
<b>SBA</b>	<b>INTERIM FINAL RULE:</b> Monetary-Based Industry Size Standards.	<i>Federal Register</i> , Vol. 84, No. 138, 07/18/2019, 34261-34281.	<b>Aug. 19, 2019</b>  Comments Due: <b>Sep. 16, 2019</b>
* <b>SBA</b>	<b>EXTENSION:</b> Decrease in	<i>Federal Register</i> ,	Issued:

	Surety Bond Guarantee Program Fees.	Vol. 84, No. 157, 08/14/2019, 40466-40467.	<b>Aug. 14, 2019</b>
*	<b>SBA</b>	<b>EXTENSION:</b> 504 Loan Program Rural Initiative Pilot Program.	<i>Federal Register</i> , Vol. 84, No. 167, 08/28/2019, 45060-45061. Issued: <b>Aug. 28, 2019</b>
*	<b>Treasury, Dept. of (Treasury)</b>	Pricing for 2019 Apollo 11 50th Anniversary Commemorative Coins.	<i>Federal Register</i> , Vol. 84, No. 160, 08/19/2019, 42991. Issued: <b>Aug. 19, 2019</b>

\*Denotes new item in the chart