



February 2019 Regulatory Report

Agencies Propose Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.

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) issued a proposed rule that would increase the major assets prohibition thresholds for management interlocks in the agencies' rules implementing the Depository Institution Management Interlocks Act (DIMIA). The DIMIA major assets prohibition prohibits a management official of a depository organization with total assets exceeding \$2.5 billion (or any affiliate of such an organization) from serving at the same time as a management official of an unaffiliated depository organization with total assets exceeding \$1.5 billion (or any affiliate of such an organization). DIMIA provides that the agencies may adjust, by regulation, the major assets prohibition thresholds in order to allow for inflation or market changes. The agencies propose to raise the major assets prohibition thresholds to \$10 billion to account for changes in the United States banking market since the current thresholds were established in 1996. The agencies also propose three alternative approaches for increasing the thresholds based on market changes or inflation. Comments are due **04/01/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28038.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 604-612.

Agencies Propose Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of

the Currency (OCC), the Commodity Futures Trading Commission (CFTC), and the Securities and Exchange Commission (SEC) issued a proposal to amend the regulations implementing the Bank Holding Company Act's (BHC Act) prohibitions and restrictions on proprietary trading and certain interests in, and relationships with, hedge funds and private equity funds in a manner consistent with the statutory amendments made pursuant to certain sections of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The statutory amendments exclude from these restrictions certain firms that have total consolidated assets equal to \$10 billion or less and total trading assets and liabilities equal to five percent or less of total consolidated assets and amend the restrictions applicable to the naming of a hedge fund or private equity fund to permit an investment adviser that is a banking entity to share a name with the fund under certain circumstances. Comments are due **03/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-00797.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2778-2791.

Agencies Propose Capital Simplification for Qualifying Community Banking Organizations.

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) issued a proposal that would provide for a simple measure of capital adequacy for certain community banking organizations, consistent with section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Under the proposal, most depository institutions and depository institution holding companies that have less than \$10 billion in total consolidated assets, that meet risk-based qualifying criteria, and that have a community bank leverage ratio (as defined in the proposal) of greater than 9

percent would be eligible to opt into a community bank leverage ratio framework. Such banking organizations that elect to use the community bank leverage ratio and that maintain a community bank leverage ratio of greater than 9 percent would not be subject to other risk-based and leverage capital requirements and would be considered to have met the well capitalized ratio requirements for purposes of section 38 of the Federal Deposit Insurance Act and regulations implementing that section, as applicable, and the generally applicable capital requirements under the agencies' capital rule. Comments are due **04/09/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2018-27002.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 3062-3094.

Agencies Issue Final Guidance.

The Board of Governors of the Federal Reserve System (FRB), and the Federal Deposit Insurance Corporation (FDIC) are adopting this final guidance for the 2019 and subsequent resolution plan submissions by the eight largest, complex U.S. banking organizations. The final guidance is meant to assist these firms in developing their resolution plans, which are required to be submitted pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). The final guidance, which is largely based on prior guidance issued to these Covered Companies, describes the Agencies' expectations regarding a number of key vulnerabilities in plans for an orderly resolution under the U.S. Bankruptcy Code (i.e., capital; liquidity; governance mechanisms; operational; legal entity rationalization and separability; and derivatives and trading activities). The final guidance also updates certain aspects of prior guidance based on the Agencies' review of these firms' most recent resolution plan submissions. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2019-00800.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1438-1464.

CFPB Finalizes Amendments to Fair Credit Reporting Act Disclosures.

The Bureau of Consumer Financial Protection (CFPB) is amending Regulation V, which implements the Fair Credit Reporting Act (FCRA), to add a section establishing a maximum allowable charge for disclosures by a consumer reporting agency to a consumer pursuant to FCRA section 609. CFPB is also amending Regulation V to add an appendix setting forth the statutory requirements for determining the maximum allowable charge; announcing the maximum charge for 2019; and preserving a list of historical maximum allowable charges. Historically, CFPB has published these FCRA annual adjustments as a notice. CFPB is now codifying those notices and adding a provision to Regulation V to track the FCRA's provisions concerning the annual maximum allowable charge. The rule is effective **01/31/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28372.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 515-517.

CFPB Finalizes Home Mortgage Disclosure Adjustment to Asset-Size Exemption Threshold.

CFPB is amending the official commentary that interprets the requirements of the Bureau's Regulation C (Home Mortgage Disclosure) to reflect the asset-size exemption threshold for banks, savings associations, and credit unions based on the annual percentage change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the 2.6 percent increase in the average of the CPI-W for the 12-month period ending in November 2018, the exemption threshold is adjusted to increase to \$46 million from \$45 million. Therefore, banks, savings associations, and credit unions with assets of \$46 million or less as of **12/31/2018**, are exempt from collecting data in 2019. The final rule is effective **01/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28373.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 513-515.

CFPB Finalizes Amendments to Truth in Lending Act Asset-Size Exemption Threshold.

CFPB is amending the official commentary that interprets the requirements of its Regulation Z (Truth in Lending) to reflect a change in the asset-size threshold for certain creditors to qualify for an exemption to the requirement to establish an escrow account for a higher-priced mortgage loan based on the annual percentage change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the 2.6 percent increase in the average of the CPI-W for the 12-month period ending in November 2018, the exemption threshold is adjusted to increase to \$2.167 billion from \$2.112 billion. Therefore, creditors with assets of less than \$2.167 billion (including assets of certain affiliates) as of **12/31/2018**, are exempt, if other requirements of Regulation Z also are met, from establishing escrow accounts for higher-priced mortgage loans in 2019. The final rule is effective **02/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2018-28374.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1356-1359.

CFPB Issues Inflation Adjustments for Civil Monetary Penalties.

CFPB finalized amendments to its rule that specifies the time period for which adjusted civil penalty amounts would be applied to conduct within its jurisdiction and is also adjusting specific civil penalty amounts in that rule to account for inflation. The rule is effective **01/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00488.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 517-520.

CFPB Issues Policy Guidance on Disclosure of Loan-Level HMDA Data.

CFPB is issuing final policy guidance describing modifications that CFPB intends to apply to the loan-level data that financial institutions report under the Home Mortgage Disclosure Act (HMDA) and Regulation C before the data is disclosed to the public. This final policy guidance applies to HMDA data compiled by financial institutions in or after

2018 and made available to the public by CFPB beginning in 2019. The final policy guidance was released on CFPB's website on **12/21/2018**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28404.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 649-673.

CFPB Requests Comment on Consumer Credit Card Market.

CFPB is conducting a review of the consumer credit card market. In connection with conducting this review, CFPB is requesting information from the public regarding a number of aspects of the consumer credit card market. Comments are due **05/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00487.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 647-649.

CFPB Requests Comment on Information Collections.

- CFPB announced it seeks comment on the information collection titled Joint Standards for Assessing the Diversity Policies and Practices. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **04/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2019-00901.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1429-1430.
- CFPB announced it seeks comment on the information collection titled Debt Collection Quantitative Disclosure Testing. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **03/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2019-00905.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1430-1431.
- CFPB announced it seeks comment on the information collection titled Making Ends Meet Survey. CFPB also gave notice that it sent the collection to OMB for review. Comments are due

03/06/2019. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2019-00906.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1428-1429.

- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-06/pdf/2019-01166.pdf>. *Federal Register*, Vol. 84, No. 25, 02/06/2019, 2175-2176.

CFPB Issues Fair Lending Report.

CFPB is issuing its sixth Fair Lending Report of the Bureau of Consumer Financial Protection (Fair Lending Report) to Congress. CFPB is committed to ensuring fair access to credit and eliminating discriminatory lending practices. The report describes CFPB's fair lending activities in prioritization, supervision, enforcement, rulemaking, interagency coordination, and outreach for calendar year 2017. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01568.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2824-2833.

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 an increase in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically increased by formula as a result of FRB's primary credit rate action. The final amendments are effective **01/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28423.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 511-512.

FRB Finalizes Amendments to Regulation D.

FRB is amending Regulation D (Reserve Requirements of Depository Institutions) to revise the rate of interest paid on balances maintained to satisfy reserve balance requirements (IORR) and the rate of interest paid on excess balances (IOER) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORR is 2.40 percent and IOER is 2.40 percent, a 0.20 percentage point increase 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. The final amendments are effective **01/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2018-28424.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 512-513.

FRB Requests Comment on Information Collections.

- FRB announced it seeks comment on the information collection titled Registration of a Securities Holding Company. FRB also gave notice that it sent the collection to OMB for review. Comments are due **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00367.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 716-717.
- FRB announced it seeks comment on the information collection titled Application Form for Membership on the Community Advisory Council. FRB also gave notice that it sent the collection to OMB for review. Comments are due **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00365.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 718-719.
- FRB announced it seeks comment on the information collection titled Suspicious Activity Report. FRB also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2019-02-05/pdf/2019-00996.pdf](https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00996.pdf). *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1732-1734.

- FRB announced it seeks comment on the information collection titled Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance. FRB also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01000.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1731-1732.

FDIC Finalizes Amendments to Exception for a Capped Amount of Reciprocal Deposits from Treatment as Brokered Deposits.

The Federal Deposit Insurance Corporation (FDIC) is amending its regulations that implement brokered deposits and interest rate restrictions to conform with recent changes to section 29 of the Federal Deposit Insurance Act made by section 202 of the Economic Growth, Regulatory Relief, and Consumer Protection Act related to reciprocal deposits, which took effect on **05/24/2018**. FDIC is also making conforming amendments to FDIC's regulations governing deposit insurance assessments. The final rule is effective **03/06/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2018-28137.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1346-1354.

FDIC Finalizes Amendments to Depository Institution Management Interlocks Act.

FDIC finalized a rule in connection with an adjustment of the thresholds for the major assets prohibition of the Depository Institutions Management Interlocks Act (DIMIA) that has been proposed jointly by FDIC with the Office of the Comptroller of the Currency (OCC) and the Board of Governors of the Federal Reserve System (FRB) through a notice of proposed rulemaking (NPR) published in the *Federal Register* on **01/31/2019**. FDIC has decided to use this opportunity to make

two purely technical corrections to FDIC Regulations, both pertaining to DIMIA implementation, by means of a separate final rule without notice and comment. The final rule is effective **02/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01193.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2705-2706.

FDIC Proposes Removal of Transferred OTS Regulations Regarding Lending and Investment.

FDIC proposes to rescind and remove from the Code of Federal Regulations rules entitled "Lending and Investment" (part 390, subpart P) that were transferred to FDIC from the Office of Thrift Supervision (OTS) on **07/21/2011**, in connection with the implementation of Title III of the Dodd-Frank Act; amend certain sections of existing FDIC regulations governing real estate lending standards to make it clear that such rules apply to all insured depository institutions for which FDIC is the appropriate Federal banking agency; and amend part 365 by rescinding in its entirety the subpart concerning registration requirements for residential mortgage loan originators because supervision and rulemaking authority in this area was transferred to the Bureau of Consumer Financial Protection (CFPB) by the Dodd-Frank Act. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2018-28084.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1653-1661.

FDIC Requests Comment on Brokered Deposits and Interest Rate Restrictions.

FDIC is undertaking a comprehensive review of the regulatory approach to brokered deposits and the interest rate caps applicable to banks that are less than well capitalized. Since the statutory brokered deposit restrictions were put in place in 1989, and amended in 1991, the financial services industry has seen significant changes in technology, business models, and products. In addition, changes to the economic environment have raised a number of issues relating to the interest rate restrictions. A key part of FDIC's review is to seek public comment through this Advance Notice of Proposed Rulemaking (ANPR) on the impact of these changes.

FDIC will carefully consider comments received in response to this ANPR in determining what actions may be warranted. Comments are due **05/07/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-02-06/pdf/2018-28273.pdf>. *Federal Register*, Vol. 84, No. 25, 02/06/2019, 2366-2400.

FDIC Requests Comment on Information Collections.

- FDIC announced it seeks comment on the information collection titled Market Risk Capital Requirements. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **04/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-01/pdf/2019-00558.pdf>. *Federal Register*, Vol. 84, No. 22, 02/01/2019, 1121-1123.
- FDIC announced it seeks comment on the information collection titled Mutual-to-Stock Conversion of State Savings Banks. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-01/pdf/2019-00560.pdf>. *Federal Register*, Vol. 84, No. 22, 02/01/2019, 1123-1125.
- FDIC announced it seeks comment on the information collection titled Privacy of Consumer Information. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **03/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-01/pdf/2019-00561.pdf>. *Federal Register*, Vol. 84, No. 22, 02/01/2019, 1120-1121.

FDIC Issues Terminations of Receiverships.

- FDIC as Receiver was charged with the duty of winding up the affairs of former depository institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized

and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the final column of the chart in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-06/pdf/2019-01310.pdf>. *Federal Register*, Vol. 84, No. 25, 02/04/2019, 2224-2225.

- FDIC as Receiver for former depository institutions, 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 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 notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01542.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2865.

<https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01027.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1729-1730.

OCC Requests Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) announced it seeks comment on the information collection titled Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions under the Dodd-Frank Wall Street Reform and Consumer Protection Act. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00418.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 881-882.
- OCC announced it seeks comment on the information collection titled Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00951.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1821-1822.
- OCC announced it seeks comment on the information collection titled Domestic First Lien Residential Mortgage Data. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00949.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1823-1824.
- OCC announced it seeks comment on the information collection titled Interagency Guidance on Asset Securitization Activities. OCC also gave notice that it sent the collection to

OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01114.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1824-1825.

- OCC announced it seeks comment on the information collection titled Interagency Statement on Complex Structured Finance Transactions. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01076.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1828-1829.
- OCC announced it seeks comment on the information collection titled Margin and Capital Requirements for Covered Swap Entities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00952.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1825-1828.
- OCC announced it seeks comment on the information collection titled Market Risk. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00953.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1829-1830.
- OCC announced it seeks comment on the information collection titled Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01075.pdf>. *Federal*

Register, Vol. 84, No. 24, 02/05/2019, 1822-1823.

- OCC announced it seeks comment on the information collection titled Survey of Minority Owned Institutions. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-00950.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1830-1831.

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 **Idaho, Iowa, Maryland, Oregon, and West Virginia**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-01/pdf/2019-00699.pdf>. *Federal Register*, Vol. 84, No. 22, 02/01/2019, 978-989.

Treasury Issues Final Rule on Qualified Business Income Deduction.

The Department of the Treasury (Treasury) issued a final rule concerning the deduction for qualified business income under section 199A of the Internal Revenue Code (Code). The regulations will affect individuals, partnerships, S corporations, trusts, and estates engaged in domestic trades or businesses. The regulations also contain an anti-avoidance rule

under section 643 of the Code to treat multiple trusts as a single trust in certain cases, which will affect trusts, their grantors, and beneficiaries. The final rule is effective **02/08/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01025.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2952-3014.

Treasury Proposes Rule on Qualified Business Income Deduction.

Treasury issued proposed regulations concerning the deduction for qualified business income under section 199A of the Internal Revenue Code (Code). The proposed regulations will affect certain individuals, partnerships, S corporations, trusts, and estates. The proposed regulations provide guidance on the treatment of previously suspended losses that constitute qualified business income. The proposed regulations also provide guidance on the determination of the section 199A deduction for taxpayers that hold interests in regulated investment companies, charitable remainder trusts, and split-interest trusts. Comments are due **04/09/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01023.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 3015-3023.

Treasury Announces Pricing for 2019 United States Mint Numismatic Products.

Treasury announced pricing changes and new pricing for some 2019 United States Mint Numismatic Products. The pricing may be viewed in the second column of the chart in the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01636.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2949.

FHFA Issues Annual Adjustment of the Cap on Average Total Assets That Defines Community Financial Institutions.

The Federal Housing Finance Agency (FHFA) has adjusted the cap on average total assets that is used in determining whether a Federal Home Loan Bank member qualifies as a "community financial institution" (CFI) to \$1,199,000,000, based on the

annual percentage increase in the Consumer Price Index for all urban consumers (CPI-U), as published by the Department of Labor (DOL). The changes are effective **01/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-06/pdf/2019-01154.pdf>. *Federal Register*, Vol. 84, No. 25, 02/06/2019, 2225.

FSA Requests Comment on Information Collection.

The Farm Service Agency (FSA) announced it seeks comment on the information collection titled Farm Loan Programs, Direct Loan Making. FSA also gave notice that it sent the collection to OMB for review. Comments are due **04/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2019-01071.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1700-1701.

FCA Finalizes Amendments to Farmer Mac Investment Eligibility.

The Farm Credit Administration (FCA) issued a final rule adopting amendments to regulations governing the eligibility of non-program investments held by the Federal Agricultural Mortgage Corporation (Farmer Mac) to remove references to, and requirements relating to, credit ratings in compliance with section 939A of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The final rule is effective **02/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-08/pdf/2019-01072.pdf>. *Federal Register*, Vol. 84, No. 27, 02/08/2019, 2706-2707.

FCA Issues Inflation Adjustments for Civil Monetary Penalties.

FCA issued inflation adjustments to civil money penalties (CMPs) that FCA may impose or enforce pursuant to the Farm Credit Act of 1971. The inflation adjustments are applicable **01/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-04/pdf/2019-00789.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 1354-1356.

FASB Issues Accounting Technical Release 19.

The Federal Accounting Standards Advisory Board (FASB) has issued Federal Financial Accounting Technical Release (TR) 19, *Rescission of Technical Release 8*. The TR is available on the FASAB website at <http://www.fasab.gov/accounting-standards/>. Copies can be obtained by contacting FASAB at (202)512-7350. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-01-31/pdf/2019-00500.pdf>. *Federal Register*, Vol. 84, No. 21, 01/31/2019, 712.

NCUA Issues Inflation Adjustments for Civil Monetary Penalties.

The National Credit Union Administration (NCUA) is amending its regulations to adjust the maximum amount of each civil monetary penalty (CMP) within its jurisdiction to account for inflation. The final rule is effective **02/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-06/pdf/2019-01123.pdf>. *Federal Register*, Vol. 84, No. 23, 02/04/2019, 2052-2056.

NCUA Issues Technical Amendments.

NCUA is issuing a final rule to make technical amendments to various provisions of the NCUA's regulations. These technical amendments correct minor drafting errors and inaccurate legal citations and remove unnecessary regulatory provisions no longer applicable to federally insured credit unions (FICUs). The amendments are effective **02/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-02-05/pdf/2018-27472.pdf>. *Federal Register*, Vol. 84, No. 24, 02/05/2019, 1601-1610.

SSA Issues Inflation Adjustments for Civil Monetary Penalties.

The Social Security Administration (SSA) is giving notice of its updated maximum civil monetary penalties. These amounts are effective from **01/15/2019** through **01/14/2020**. These figures represent an annual adjustment for inflation. The updated figures and notification are required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-01-24/pdf/2019-00091.pdf>

. *Federal Register*, Vol. 84, No. 16, 01/24/2018, 360.

SSA Requests Comment on Information Collections.

SSA announced it seeks comment on the information collection titled Request to be Selected as a Payee. SSA also gave notice that it sent the collection to OMB for review. Comments are due

03/26/2019. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-01-25/pdf/2019-00194.pdf>. *Federal Register*, Vol. 84,

No. 17, 01/25/2019, 371-377.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/know-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
CFPB	NOTICE: Consumer Response Government and Congressional Portal Boarding Forms.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64567.	Feb. 15, 2019
CFPB	NOTICE: Interstate Land Sales Full Disclosure Act (Regulations J, K & L) 12 CFR 1010, 1011, 1012.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64566.	Feb. 15, 2019
* CFPB	NOTICE: Debt Collection Quantitative Disclosure Testing.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1430- 1431.	Mar. 06, 2019
* CFPB	NOTICE: Making Ends Meet Survey.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1428- 1429.	Mar. 06, 2019
* CFPB	NOTICE: Joint Standards for Assessing the Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1429- 1430.	Apr. 05, 2019
* CFPB	NOTICE: Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings.	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2175- 2176.	Apr. 08, 2019
* Commodity Futures Trading Commission (CFTC)	Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2778- 2791.	Mar. 11, 2019
* Farm Service Agency (FSA)	NOTICE: Farm Loan Programs, Direct Loan Making.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1700- 1701.	Apr. 08, 2019

Federal Deposit Insurance Corporation (FDIC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	Feb. 15, 2019
FDIC	Company-Run Stress Testing Requirements.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67149-67155.	Feb. 19, 2019
* FDIC	NOTICE: Mutual-to-Stock Conversion of State Savings Banks.	<i>Federal Register</i> , Vol. 84, No. 21, 02/01/2019, 1123-1125.	Mar. 04, 2019
* FDIC	NOTICE: Privacy of Consumer Information.	<i>Federal Register</i> , Vol. 84, No. 22, 02/01/2019, 1120-1121.	Mar. 04, 2019
* FDIC	Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2778-2791.	Mar. 11, 2019
* FDIC	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612.	Apr. 1, 2019
* FDIC	NOTICE: Market Risk Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 21, 02/01/2019, 1121-1123.	Apr. 02, 2019
* FDIC	Removal of Transferred OTS Regulations Regarding Lending and Investment.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1653-1661.	Apr. 08, 2019
* FDIC	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094.	Apr. 09, 2019
Federal Housing Finance Agency (FHFA)	Validation and Approval of Credit Score Models.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65575-65592.	Mar. 21, 2019
Federal Reserve Board (FRB)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	Feb. 15, 2019

	FRB	NOTICE: New Hire Information Collection.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64573-64575.	Feb. 15, 2019
	FRB	NOTICE: Complex Institution Monitoring Report.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67285-67286.	Feb. 26, 2019
*	FRB	Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2778-2791.	Mar. 11, 2019
*	FRB	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612.	Apr. 01, 2019
*	FRB	NOTICE: Registration of a Securities Holding Company.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 716-717.	Apr. 01, 2019
*	FRB	NOTICE: Application Form for Membership on the Community Advisory Council.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 718-719.	Apr. 01, 2019
*	FRB	NOTICE: Suspicious Activity Report.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1732-1734.	Apr. 08, 2019
*	FRB	NOTICE: Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1731-1732.	Apr. 08, 2019
*	FRB	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094.	Apr. 09, 2019
	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Reports of foreign financial accounts and records to be made and retained by persons having financial interests in foreign financial accounts (31 CFR 1010.350,	<i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65394-65395.	Feb. 19, 2019

	1010.420) and FinCEN Form 114, Report of Foreign Bank and Financial Accounts.		
Office of the Comptroller of the Currency (OCC)	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	Feb. 15, 2019
* OCC	NOTICE: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions under the Dodd-Frank Wall Street Reform and Consumer Protection Act.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 881-882.	Mar. 04, 2019
* OCC	NOTICE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1825-1828.	Mar. 07, 2019
* OCC	NOTICE: Market Risk.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1829-1830.	Mar. 07, 2019
* OCC	Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2778-2791.	Mar. 11, 2019
* OCC	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 604-612.	Apr. 01, 2019
* OCC	NOTICE: Community and Economic Development Entities, Community Development Projects, and Other Public Welfare Investments.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1821-1822.	Apr. 08, 2019
* OCC	NOTICE: Domestic First Lien Residential Mortgage Data.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1823-1824.	Apr. 08, 2019
* OCC	NOTICE: Interagency Guidance on Asset Securitization Activities.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1824-1825.	Apr. 08, 2019

*	OCC	NOTICE: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1828-1829.	Apr. 08, 2019
*	OCC	NOTICE: Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1822-1823.	Apr. 08, 2019
*	OCC	NOTICE: Survey of Minority Owned Institutions.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1830-1831.	Apr. 08, 2019
*	OCC	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3062-3094.	Apr. 09, 2019
	Rural Housing Service (RHS)	Notice of Funding Availability Requirements.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64488-64490.	Feb. 15, 2019
	RHS	NOTICE: 7 CFR part 1951, subpart F, Analyzing Credit Needs and Graduation of Borrowers.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67212-67213.	Feb. 26, 2019
*	Securities and Exchange Commission (SEC)	Revisions to Prohibitions and Restrictions on Proprietary Trading and Certain Interests In, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2778-2791.	Mar. 11, 2019
*	Social Security Administration (SSA)	NOTICE: Request to be Selected as a Payee.	<i>Federal Register</i> , Vol. 83, No. 17, 01/25/2019, 371-377.	Mar. 26, 2019
	Treasury, Dept. of (Treasury)	Reducing Burden Under FATCA and Chapter 3.	<i>Federal Register</i> , Vol. 83, No. 242, 12/18/2018, 64757-64758.	Feb. 19, 2019
	Treasury	Basic Exclusion Amount for Estate and Gift Taxes.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59343-59348.	Feb. 21, 2019
	Treasury	Limitation on Deduction for Business Interest Expense.	<i>Federal Register</i> , Vol. 83, No. 248, 12//28/2018, 67490-67610.	Feb. 26, 2019

*	Treasury	Qualified Business Income Deduction.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 3015-3023.	Apr. 09, 2019
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Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
Bureau of Consumer Financial Protection (CFPB)	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088- 43149.	Jan. 01, 2018 (Amendments to § 1003.5 in amendatory instruction 8, the amendments to § 1003.6 in amendatory instruction 9, and the amendments to supplement I to part 1003 in amendatory instruction 10 are effective on Jan. 01, 2019 ; and the amendments to § 1003.2 in amendatory instruction 11, the amendments to § 1003.3 in amendatory instruction 12, the amendments to § 1003.5 in amendatory instruction 13, the amendments to § 1003.6 in amendatory instruction 14, and the amendments to supplement I to part 1003 in amendatory instruction 15 are effective on Jan. 01, 2020 .)
CFPB	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-	Jan. 01, 2018 The amendment to

		45697.	Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022
*	CFPB	Civil Monetary Penalty Inflation Adjustments.	<i>Federal Register</i> , Vol. 83, No. 21, 01/31/2019, 517-520. Issued: Jan. 31, 2019
*	CFPB	Fair Credit Reporting Act Disclosures.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 515-517. Jan. 31, 2019
*	CFPB	Home Mortgage Disclosure Adjustment to Asset-Size Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 513-515. Jan. 31, 2019
*	CFPB	Final Policy Guidance on Disclosure of Loan-Level HMDA Data.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 649-673. Issued: Jan. 31, 2019
*	CFPB	Truth in Lending Act Asset-Size Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1356-1359. Feb. 04, 2019
*	CFPB	Fair Lending Report.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2824-2833. Issued: Feb. 08, 2019
	CFPB	Regulation E and Regulation Z.	<i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449. Apr. 01, 2019
	Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311. Dec. 31, 2019
	Farm Credit Administration (FCA)	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099. FCA will publish a notice of the effective date in the <i>Federal Register</i> .
*	FCA	Inflation Adjustments for Civil	<i>Federal Register</i> , Jan. 15, 2019

	Monetary Penalties.	Vol. 84, No. 23, 02/04/2019, 1354-1356.	
*	FCA	Farmer Mac Investment Eligibility.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2706-2707. Feb. 08, 2019
*	Federal Accounting Standard Advisory Board (FASB)	Federal Financial Accounting Technical Release 19.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 712. Issued: Jan. 31, 2019
	Federal Crop Insurance Corporation (FCIC)	Forage Seeding Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63383-63389. Apr. 30, 2019 Comments due: Jan. 09, 2019
*	Federal Deposit Insurance Corporation (FDIC)	Final Guidance.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1438-1464. Issued: Feb. 04, 2019
*	FDIC	Termination of Receiverships	<i>Federal Register</i> , Vol. 84, No. 25, 02/04/2019, 2224-2225. <i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1729-1730. <i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2865. Issued: Feb. 04, 2019 Issued: Feb. 05, 2019 Issued: Feb. 08, 2019
*	FDIC	Depository Institution Management Interlocks Act.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2705-2706. Feb. 08, 2019
*	FDIC	Limited Exception for a Capped Amount of Reciprocal Deposits from Treatments as Brokered Deposits.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1346-1354. Mar. 06, 2019
*	FDIC	Brokered Deposits and Interest Rate Restrictions.	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2366-2400. May 07, 2019
*	Federal Housing Finance Agency (FHFA)	Annual Adjustment of the Cap on Average Total Assets That Defines Community Financial	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2225. Jan. 01, 2019

	Institutions.		
* Federal Reserve Board (FRB)	Regulation A.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 511-512.	Jan. 31, 2019
* FRB	Regulation D.	<i>Federal Register</i> , Vol. 84, No. 21, 01/31/2019, 512-513.	Jan. 31, 2019
* FRB	Final Guidance.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 1438-1464.	Issued: Feb. 04, 2019
Financial Crimes Enforcement Network (FinCEN)	Customer Due Diligence Requirements for Financial Institutions.	<i>Federal Register</i> , Vol. 81, No. 91, 05/11/2016, 29398-29458.	Jul. 11, 2016 Mandatory compliance date: May 11, 2018
FinCEN	NOTICE: FAQs for Customer Due Diligence Requirements.	https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf	Issued: Apr. 03, 2018
FinCEN	Exceptive Relief from Beneficial Ownership Requirements for Certain Accounts.	https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf	Issued: Sep. 07, 2018
Housing and Urban Development, Dept. of (HUD)	Single-Family Mortgage Insurance.	<i>Federal Register</i> , Vol. 83, No. 240, 12/14/2018, 64269-64272.	Mar. 14, 2019
National Credit Union Administration (NCUA)	Requirements for Insurance. CORRECTION: Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964. <i>Federal Register</i> ,	Mar. 26, 2018 except for the addition of § 741.13, which is effective from Mar. 26, 2018 , until Dec. 31, 2022 Mar. 26, 2018

	CORRECTION: Requirements for Insurance.	Vol. 83, No. 49, 03/13/2018, 10783-10784. <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	Apr. 06, 2018
*	NCUA	Technical Amendments.	<i>Federal Register</i> , Vol. 84, No. 24, 02/05/2019, 1601-1610. Feb. 05, 2019
*	NCUA	Inflation Adjustments to Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 23, 02/04/2019, 2052-2056. Feb. 06, 2019
	NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478. Jan. 01, 2020
	Rural Housing Service (RHS)	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	Applications accepted until: Dec. 31, 2021
	Securities and Exchange Commission (SEC)	Municipal Securities Disclosure.	<i>Federal Register</i> , Vol. 83, No. 170, 08/31/2018, 44700-44743. Oct. 30, 2018 Compliance date: Feb. 27, 2019
	Small Business Administration (SBA)	Express Bridge Loan Pilot Program. Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959. <i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922. Available: Oct. 16, 2017 through Sep. 30, 2020 May 07, 2018
	SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022. Available: Jul. 19, 2018 Through Jul. 20, 2020
*	Social Security Administration (SSA)	Civil Monetary Penalties Inflation Adjustments.	<i>Federal Register</i> , Vol. 83, No. 16, 01/24/2019, 360. Jan. 24, 2019
*	Treasury, Dept of (Treasury)	Qualified Business Income Deduction.	<i>Federal Register</i> , Vol. 84. No. 27, 02/08/2019, 2952- Feb. 08, 2019

		3014.	
* Treasury	Pricing for 2019 United States Mint Numismatic Products.	<i>Federal Register</i> , Vol. 84, No. 27, 02/08/2019, 2949.	Issued: Feb. 08, 2019
Veterans Affairs, Dept. of (VA)	INTERIM FINAL RULE: Revisions to VA-Guaranteed or Insured Cash-Out Home Loans.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64459-64470.	Feb. 15, 2019 Comments due: Feb. 15, 2019

Denotes new item in the chart