



## January 2019 Regulatory Report

### **Agencies Finalize Rule on Community Reinvestment Act Regulations.**

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are amending their Community Reinvestment Act (CRA) regulations to adjust the asset-size thresholds used to define "small bank" or "small savings association" and "intermediate small bank" or "intermediate small savings association." As required by the CRA regulations, the adjustment to the threshold amount is based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). During the 12-month period ending November 2018, the CPI-W increased by 2.59 percent. As a result, the Agencies are revising 12 CFR 25.12(u)(1), 195.12(u)(1), 228.12(u)(1), and 345.12(u)(1) to make this annual adjustment. Beginning **01/01/2019**, banks and savings associations that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.284 billion are small banks or small savings associations. Small banks and small savings associations with assets of at least \$321 million as of December 31 of both of the prior two calendar years and less than \$1.284 billion as of December 31 of either of the prior two calendar years are intermediate small banks or intermediate small savings associations. The Agencies also publish current and historical asset-size thresholds on the website of the Federal Financial Institutions Examination Council at <http://www.ffiec.gov/cra/>. The final rule is effective **01/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-27/pdf/2018-27791.pdf>. *Federal Register*, Vol. 83, No. 247, 12/27/2018, 66601-66604.

### **Agencies Finalize Rules on Examination Cycle for Certain Small Insured Depository Institutions.**

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 interim final rules that were effective immediately to implement section 210 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (Economic Growth Act), which was enacted on **05/24/2018**. The agencies are now adopting the interim final rules as final without change. The interim final rules and final rules implement section 210 of the Economic Growth Act, which amended section 10(d) of the Federal Deposit Insurance Act (FDI Act) to permit the agencies to examine qualifying insured depository institutions (IDIs) with under \$3 billion in total assets not less than once during each 18-month period. In addition, these final rules adopt as final the parallel changes to the agencies' regulations governing the on-site examination cycle for U.S. branches and agencies of foreign banks, consistent with the International Banking Act of 1978 (IBA). The final rules are effective **01/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28267.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67033-67035.

### **Agencies Propose Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.**

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) issued a proposal that would implement a new approach for calculating the exposure amount of derivative contracts under the agencies' regulatory capital rule. The proposed approach, called the standardized approach for counterparty credit risk (SA-CCR),

would replace the current exposure methodology (CEM) as an additional methodology for calculating advanced approaches total risk-weighted assets under the capital rule. An advanced approaches banking organization also would be required to use SA-CCR to calculate its standardized total risk-weighted assets; a non-advanced approaches banking organization could elect to use either CEM or SA-CCR for calculating its standardized total risk-weighted assets. In addition, the proposal would modify other aspects of the capital rule to account for the proposed implementation of SA-CCR. Specifically, the proposal would require an advanced approaches banking organization to use SA-CCR with some adjustments to determine the exposure amount of derivative contracts for calculating total leverage exposure (the denominator of the supplementary leverage ratio). The proposal also would incorporate SA-CCR into the cleared transactions framework and would make other amendments, generally with respect to cleared transactions. The proposed introduction of SA-CCR would indirectly affect FRB's single counterparty credit limit rule, along with other rules. OCC also is proposing to update cross-references to CEM and add SA-CCR as an option for determining exposure amounts for derivative contracts in its lending limit rules. Comments are due **02/15/2018**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-24924.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64660-64728.

#### **Agencies Propose Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.**

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 establish risk-based categories for determining applicability of requirements under the regulatory capital rule, the liquidity coverage ratio rule, and the proposed net stable funding ratio rule for large U.S. banking organizations. The proposal would establish four categories of standards and apply tailored capital and liquidity requirements for banking organizations subject to each category. The

proposal is consistent with a separate proposal issued by FRB that would apply certain prudential standards for large U.S. banking organizations based on the same categories. The proposal would not amend the capital and liquidity requirements currently applicable to an intermediate holding company of a foreign banking organization or its subsidiary depository institutions. This proposal also would not amend the requirements applicable to Federal branches or agencies of foreign banking organizations. Comments are due **01/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27177.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 66024-66059.

#### **Agencies Issue Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown.**

The Consumer Financial Protection Bureau (CFPB), 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 National Credit Union Administration (NCUA), and the Conference of State Bank Supervisors (CSBS) encourage financial institutions to work with consumers affected by the federal government shutdown. While the effects of the federal government shutdown on individuals should be temporary, affected borrowers may face a temporary hardship in making payments on debts such as mortgages, student loans, car loans, business loans, or credit cards. As they have in prior shutdowns, the agencies encourage financial institutions to consider prudent efforts to modify terms on existing loans or extend new credit to help affected borrowers. Prudent workout arrangements that are consistent with safe-and-sound lending practices are generally in the long-term best interest of the financial institution, the borrower, and the economy. Such efforts should not be subject to examiner criticism. The notice may be viewed at:

<https://www.fdic.gov/news/news/financial/2019/fil19001.html>

### **CFPB Proposes Policy Guidance on No-Action Letters and Product Sandbox.**

The Consumer Financial Protection Bureau (CFPB) issued a proposed Policy on No-Action Letters and the CFPB Product Sandbox, which is intended to carry out certain of the Bureau's authorities under Federal consumer financial law; and a proposed information collection associated with applications submitted by applicants requesting admission to the BCFP Product Sandbox. Comments are due **02/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-13/pdf/2018-26873.pdf>. *Federal Register*, Vol. 83, No. 239, 12/13/2018, 64036-64045.

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

- CFPB announced it seeks comment on the information collection titled Consumer Response Government and Congressional Portal Boarding Forms. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **02/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-27260.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64567.
- CFPB announced it seeks comment on the information collection titled Interstate Land Sales Full Disclosure Act (Regulations J, K & L) 12 CFR 1010, 1011, 1012. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **02/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-27262.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64566.
- CFPB announced it seeks comment on the information collection titled Gramm-Leach-Bliley Act (Regulation P) 12 CFR 1016. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **01/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27738.pdf>. *Federal*

*Register*, Vol. 83, No. 245, 12/21/2018, 65642-65643.

- CFPB announced it seeks comment on the information collection titled Regulation F: Fair Debt Collection Practices Act—State Application for Exemption (12 CFR 1006.2). CFPB also gave notice that it sent the collection to OMB for review. Comments are due **01/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-27/pdf/2018-28112.pdf>. *Federal Register*, Vol. 83, No. 247, 12/27/2018, 66682.

### **CFPB Announces HMDA Filing Period Open.**

CFPB announced that the filing period for HMDA data collected in 2018 opened on **01/01/2019**. Financial institutions can access the HMDA Platform here: <https://ffiec.cfpb.gov/filing/2018/>

### **FRB Issues Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies.**

The Board of Governors of the Federal Reserve System (FRB) is providing notice of the aggregate global indicator amounts for purposes of a calculation for 2018, which is required under FRB's rule regarding risk-based capital surcharges for global systemically important bank holding companies (GSIB surcharge rule). The amounts may be viewed in the table in the notice. The amounts are applicable **12/12/2018**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-12/pdf/2018-26850.pdf>. *Federal Register*, Vol. 83, No. 238, 12/12/2018, 63887-63888.

### **FRB Issues Correction to Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations.**

FRB is issuing a correction to a final rule that was originally published in the *Federal Register* on **08/06/2018** regarding Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations. That document included certain incorrect paragraph designations. The notice corrects those typographical errors in subparts H and Q of Regulation YY. The correction is effective **12/13/2018**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-13/pdf/2018-27044.pdf>. *Federal Register*, Vol. 83, No. 239, 12/13/2018, 64023.

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

- FRB announced it seeks comment on the information collection titled Financial Statements for Holding Companies. FRB also gave notice that it sent the collection to OMB for review. Comments are due **02/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-12/pdf/2018-26818.pdf>. *Federal Register*, Vol. 83, No. 238, 12/12/2018, 63870-63885.
- FRB announced it seeks comment on the information collection titled New Hire Information Collection. FRB also gave notice that it sent the collection to OMB for review. Comments are due **02/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-27226.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64573-64575.
- FRB announced it seeks comment on the information collection titled Complex Institution Monitoring Report. FRB also gave notice that it sent the collection to OMB for review. Comments are due **02/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28204.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67285-67286.

### **FDIC Proposes Company-Run Stress Testing Requirements.**

The Federal Deposit Insurance Corporation (FDIC) issues a proposed rule that would revise FDIC's requirements for stress testing by FDIC-supervised institutions, consistent with changes made by Section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Specifically, the proposed rule would amend FDIC's

existing stress testing regulations to change the minimum threshold for applicability from \$10 billion to \$250 billion, revise the frequency of required stress tests by FDIC-supervised institutions, and reduce the number of required stress testing scenarios from three to two. FDIC also proposes to make certain conforming and technical changes, including changes that were previously proposed in an April 2018 notice of proposed rulemaking that was superseded, in part, by the enactment of EGRRCPA. Comments are due **02/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-27824.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67149-67155.

### **FDIC Requests Comment on Deposit Insurance Application Process.**

FDIC is seeking comment from interested parties regarding FDIC's deposit insurance application process. Comments are due **02/11/2018**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-12/pdf/2018-26811.pdf>. *Federal Register*, Vol. 83, No. 238, 12/12/2018, 63868-63869.

### **OCC Finalizes Guidelines on Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.**

The Office of the Comptroller of the Currency (OCC) is amending its enforceable guidelines relating to recovery planning standards for insured national banks, insured federal savings associations, and insured federal branches (Guidelines) by increasing the average total consolidated assets threshold for applying the Guidelines from \$50 billion to \$250 billion. In addition, OCC is changing the Guidelines to decrease from 18 months to 12 months the time within which a bank should comply with the Guidelines after the bank becomes subject to them. Finally, OCC is making technical amendments to remove outdated compliance dates. The final guidelines are effective **01/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-27/pdf/2018-27952.pdf>. *Federal Register*, Vol. 83, No. 247, 12/27/2018, 66604-66607.

### **OCC Issues Correction to Proposed Rule on Regulatory Capital Treatment for High Volatility Commercial Real Estate Exposures.**

OCC is correcting the Regulatory Flexibility Act certification for the proposed rule that was published in the *Federal Register* on **09/28/2018**, entitled "Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures." The correction is effective **12/26/2018**, comments are due **01/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-26/pdf/2018-27786.pdf>. *Federal Register*, Vol. 83, No. 246, 12/26/2018, 66166-66167.

### **OCC Issues Inflation Adjustments for Civil Monetary Penalties.**

OCC is providing notice of its maximum civil money penalties as adjusted for inflation. The inflation adjustments are required to implement the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The adjusted maximum amount of civil money penalties in the notice are applicable to penalties assessed on or after **01/01/2019**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-27/pdf/2018-27784.pdf>. *Federal Register*, Vol. 83, No. 247, 12/27/2018, 66599-66601.

### **HUD Issues Final Rule on Single-Family Mortgage Insurance.**

The Department of Housing and Urban Development (HUD) has issued a final rule streamlining the home warranty requirements for FHA single-family mortgage insurance by removing the regulations that require borrowers to purchase 10-year protection plans in order to qualify for certain mortgages on newly constructed single-family homes. This action conforms with the changes made by the Housing and Economic Recovery Act of 2008 (HERA). HUD, however, is retaining the requirement that the Warranty of Completion of Construction (form HUD-92544) be executed by the builder and the buyer of a new construction home, as a condition for FHA mortgage insurance. The final rule follows publication of a

**02/06/2013**, proposed rule, and takes into consideration the public comments received on the proposed rule. The final rule is effective **03/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-14/pdf/2018-27116.pdf>. *Federal Register*, Vol. 83, No. 240, 12/14/2018, 64269-64272.

### **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 **Indiana, Louisiana, Minnesota, and North Carolina**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur 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-2018-12-13/pdf/2018-26998.pdf>. *Federal Register*, Vol. 83, No. 239, 12/13/2018, 64030-64032.
- FEMA issued a final rule which identifies communities in the state of **Alaska**, 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-2018-12-28/pdf/2018-28151.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67094-67095.

- FEMA issued a final rule which identifies communities in the states of **Florida, Oregon, South Carolina, and Washington**, 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-2018-12-28/pdf/2018-28153.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67095-67096.

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

- FEMA has issued a notice which lists communities in the states of **California, Florida, Indiana, Kansas, Minnesota, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood

Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2018-12-13/pdf/2018-26935.pdf>. *Federal Register*, Vol. 83, No. 239, 12/13/2018, 64139-64141.

- FEMA has issued a notice which lists communities in the states of **Colorado, Connecticut, Florida, Maryland, New Hampshire, North Carolina, South Dakota, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for Mitigation reconsider the

changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-13/pdf/2018-26937.pdf>. *Federal Register*, Vol. 83, No. 239, 12/13/2018, 64135-64138.

- FEMA has issued a notice which lists communities in the states of **Alabama, Colorado, Connecticut, Florida, Kentucky, Maryland, Massachusetts, New Hampshire, New Mexico, North Carolina, Pennsylvania, South Dakota, Texas, and Wyoming**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-13/pdf/2018-26943.pdf>. *Federal register*, Vol. 83, No. 239, 12/13/2018, 64142-64145.
- FEMA has issued a notice which lists communities in the states of **Arizona, Florida, Idaho, Illinois, Indiana, Kansas, Minnesota, Nevada, New Jersey, New York, Washington, and Wisconsin**, where the addition or

modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28149.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67332-67334.

- FEMA has issued a notice which lists communities in the states of **Alabama, Florida, Kentucky, Maine, Maryland, Massachusetts, New Mexico, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The flood hazard determinations will become effective on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to

the determination for the listed communities. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Deputy Associate Administrator for Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28150.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67326-67328.

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

- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Iowa**, **Minnesota**, and **Ohio**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-14/pdf/2018-27149.pdf>. *Federal Register*, Vol. 83, No. 240, 12/14/2018, 64351-64352.
- 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 **Michigan**, and **Missouri**. 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 **03/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28168.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67330-67332.

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

The Financial Crimes Enforcement Network (FinCEN) announced it seeks comment on the information collection titled 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, 1010.420) and FinCEN Form 114, Report of Foreign Bank and Financial Accounts. FinCEN also gave notice that it sent the collection to OMB for review. Comments are due **02/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-20/pdf/2018-27513.pdf>. *Federal Register*, Vol. 83, No. 244, 12/20/2018, 65394-65395.

### **FinCEN Requests Applications for Bank Secrecy Act Advisory Group.**

FinCEN is inviting the public to nominate financial institutions, trade groups, and non-federal regulators or law enforcement agencies for membership on the Bank Secrecy Act Advisory Group. New members will be selected for three-year membership terms. Nominations are due **01/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28178.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67487.

### **Treasury Proposes Reducing Burden Under FATCA and Chapter 3.**

The Department of the Treasury (Treasury) proposed regulations eliminating withholding on payments of gross proceeds, deferring withholding on foreign passthru payments, eliminating



withholding on certain insurance premiums, and clarifying the definition of investment entity. The notice of proposed rulemaking also includes guidance concerning certain due diligence requirements of withholding agents and guidance on refunds and credits of amounts withheld. Comments are due **02/19/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-18/pdf/2018-27290.pdf>. *Federal Register*, Vol. 83, No. 242, 12/18/2018, 64757-64758.

### **Treasury Proposes Limitation on Deduction for Business Interest Expense.**

Treasury issued a proposed rulemaking regarding the limitation on the deduction for business interest expense after the enactment of recent tax legislation. Specifically, the regulations provide general rules and definitions. The regulations also provide rules for calculating the limitation in consolidated group, partnership, and international contexts. The regulations affect taxpayers that have deductible business interest expense, other than certain small businesses, electing real property trades or businesses, electing farming businesses, and certain utility businesses. The document also withdraws a notice of proposed rulemaking relating to the disallowance of a deduction for certain interest paid or accrued by a corporation. This document also provides notice of a public hearing on the proposed regulations. Comments are due **02/26/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-26257.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67490-67610.

### **Treasury Issues Exemptions to Qualified Financial Contracts Recordkeeping Requirements.**

Treasury is issuing a determination regarding requests for exemption from certain requirements of the rule implementing the qualified financial contracts recordkeeping requirements of Title II of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The exemptions are effective **12/21/2018**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27758.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 65509-65521.

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

Treasury announced it seeks comment on the information collection titled Prohibition on Funding of Unlawful Internet Gambling. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27751.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 65805-65806.

### **FHFA Finalizes Amendments to Golden Parachute and Indemnification Payments.**

The Federal Housing Finance Agency (FHFA) is amending its golden parachute payments regulation to better align it with areas of FHFA's supervisory concern and reduce administrative and compliance burdens. The final rule amends a requirement that FHFA review and consent before a regulated entity or the Office of Finance (OF) enters certain agreements to make, or makes, certain payments that are contingent on the termination of an affiliated party, if the regulated entity or the OF is in a troubled condition, in conservatorship or receivership, or insolvent. FHFA's experience implementing the regulation indicated that it required review of some agreements and payments where there was little risk of excess or abuse, and thus that it was too broad. As amended, the rule will reduce the number of agreements and payments that are subject to FHFA prior review by focusing on those agreements and payments where there is greater risk of an excessive or abusive payment (in general, payments to and agreements with executive officers, broad-based plans covering large numbers of employees (such as severance plans), and payments made to non-executive officer employees who may have engaged in certain types of wrongdoing). In addition, the rule as amended clarifies the inquiry into possible employee wrongdoing that a regulated entity is required to undertake prior to entering into an agreement to make or making a golden parachute payment. Amendments also revise and clarify other rule procedures, definitions, and exemptions. The Amendments are effective **01/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-20/pdf/2018-27564.pdf>. *Federal Register*, Vol. 83, No. 244, 12/20/2018, 65283-65292.

### **FHFA Proposes Rule on Validations and Approval of Credit Score Models.**

FHFA is proposing a 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). Comments are due **03/21/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27565.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 65575-65592.

### **SBA Issues Peg Rate.**

The Small Business Administration (SBA) publishes an interest rate called the optional "peg" rate (13 CFR 120.214) on a quarterly basis. This rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. This rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. This rate will be 3.125 percent for the January–March quarter of FY 2019. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third party lender's commercial loan which funds any portion of the cost of a 504 project (see 13 CFR 120.801) shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28307.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67459.

### **SBA Extends Comment Period for Proposed HUBZone Program.**

SBA published a notice of proposed rulemaking in the *Federal Register* on **10/31/2018** to solicit public comments on proposed comprehensive revisions to the regulations governing the Historically Underutilized Business Zone (HUBZone) Program. The notice announces the extension of the current comment period until **02/14/2019**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-31/pdf/2018-28320.pdf>. *Federal Register*, Vol. 83, No. 249, 12/31/2019, 67701.

### **FCIC Finalizes General and Administrative Regulation Subpart X.**

The Federal Crop Insurance Corporation (FCIC) finalized the General and Administrative Regulation Subpart X- Interpretations of Statutory and Regulatory Provisions (Subpart X) to incorporate interpretations of procedures previously issued and administered in accordance with Manager's Bulletin MGR-05-018, and to provide a mechanism for interpretations of policy provisions that are not codified in the Code of Federal Regulations. The effect of this action is to provide requestors with information on how to request a final agency determination or an interpretation of FCIC procedures within one administrative regulation, and bring consistency and clarity to the processes used and existing provisions. The rule is effective **01/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-27/pdf/2018-27858.pdf>. *Federal Register*, Vol. 83, No. 247, 12/27/2018, 66574-66583.

### **RHS Proposes Removal of Notice of Funding Availability Requirements.**

The Rural Housing Service (RHS) proposes amending its regulation to eliminate the requirement for the annual publication of Notice of Funding Availability (NOFA). Additionally, RHS will remove all references to the term NOFA in other various sections. The intended effect of this action is to allow RHS to accept and start processing applications in a more fluid manner. Comments are due **02/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-27138.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64488-64490.

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

RHS announced it seeks comment on the information collection titled 7 CFR part 1951, subpart F, Analyzing Credit Needs and Graduation of Borrowers. RHS also gave notice that it sent the collection to OMB for review. Comments are due

**02/26/2019.** The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-28/pdf/2018-28226.pdf>. *Federal Register*, Vol. 83, No. 248, 12/28/2018, 67212-67213.

#### **CCC Announces Funds Availability for Market Facilitation Program.**

The Commodity Credit Corporation (CCC) announced the new placement rates for selected commodities for the Market Facilitation Program (MFP), which provides payments to producers with commodities that have been significantly impacted by actions of foreign governments resulting in the loss of traditional exports. MFP participants will receive an MFP payment, calculated based on the eligible production multiplied by the participant's share multiplied by the MFP payment rate. Applications are accepted from **12/21/2018** to **01/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27614.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 65623-65624.

#### **FTC Requests Comment on Identity Theft Rules.**

The Federal Trade Commission (FTC) requests public comment on its Identity Theft Rules. FTC is soliciting comment as part of its systematic review of all current FTC regulations and guides. Comments are due **02/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-11/pdf/2018-26609.pdf>. *Federal Register*, Vol. 83, No. 237, 12/11/2018, 63604-63606.

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

The National Credit Union Administration (NCUA) announced it seeks comment on the information collection titled Credit Union Service Organizations (CUSOs), 12 CFR 712. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-17/pdf/2018-27209.pdf>. *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64605-64606.

#### **NCUA Announces Regulatory Reform Agenda.**

NCUA established a Regulatory Reform Task Force (Task Force) to oversee the implementation of the

agency's regulatory reform agenda. This is consistent with the spirit of the president's regulatory reform agenda and Executive Order 13777. Although NCUA, as an independent agency, is not required to comply with Executive Order 13777, the agency chose to comply with its spirit and reviewed all of NCUA's regulations to that end. The Task Force published and sought comment on its first report in August 2017. Having reviewed all of the comments received, the Task Force is publishing its second and final report. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-21/pdf/2018-27473.pdf>. *Federal Register*, Vol. 83, No. 245, 12/21/2018, 65926-65954.

#### **SSA Requests Comment on Representative Payee Selection and Replacement Policies.**

The Social Security Administration (SSA) is requesting information on the appropriateness of its order of preference lists for selecting representative payees (payees) and the effectiveness of its policy and operational procedures in determining when to change a payee. SSA is seeking this information to determine whether and how it should make any changes to its representative payee program to help ensure that it selects suitable payees for beneficiaries. Comments are due **01/28/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12-14/pdf/2018-27051.pdf>. *Federal Register*, Vol. 83, No. 240, 12/14/2018, 64422-64423.

#### **VA Proposes Revisions to VA-Guaranteed or Insured Cash-Out Home Refinance Loans.**

The Department of Veterans Affairs (VA) is amending its rules on VA-guaranteed or insured cash-out refinance loans. The Economic Growth, Regulatory Relief, and Consumer Protection Act requires VA to promulgate regulations governing cashout refinance loans. The interim final rule defines the parameters of when VA will permit cash-out refinance loans, to include defining net tangible benefit, recoupment, and seasoning requirements. The interim final rule is effective **02/15/2019**, comments are due **02/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2018-12->

[17/pdf/2018-27263.pdf](#). *Federal Register*, Vol. 83, No. 241, 12/17/2018, 64459-64470.

**EEOC Finalizes Removal of ADA Wellness Rule.**

The Equal Employment Opportunity Commission (EEOC) issued a final rule removing from the Code of Federal Regulations a section of the final rule published on **05/17/2016**, entitled "Regulations Under the Americans With Disabilities Act." This action responds to a decision of the U.S. District Court for the District of Columbia that vacated the incentive section of the ADA rule. The final rule is effective **01/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-20/pdf/2018-27539.pdf>. *Federal Register*, Vol. 83, No. 244, 12/20/2018, 65296.

**EEOC Finalizes Removal of GINA Wellness Rule.**

EEOC issued a final rule removing from the Code of Federal Regulations a section of the final rule published on **05/17/2016**, entitled, "Genetic Information Nondiscrimination Act." This action responds to a decision of the U.S. District Court for the District of Columbia that vacated the incentive section of the GINA rule. The final rule is effective **01/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2018-12-20/pdf/2018-27538.pdf>. *Federal Register*, Vol. 83, No. 244, 12/20/2018, 65296-65297.

## Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Prototypes of New Overdraft Opt-In Model Form.	<a href="https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/">https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/</a>	No date specified.
* <b>CFPB</b>	<b>NOTICE:</b> Gramm-Leach-Bliley Act (Regulation P) 12 CFR 1016.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65642- 65643.	<b>Jan. 22, 2019</b>
* <b>CFPB</b>	<b>NOTICE:</b> Regulation F: Fair Debt Collection Practices Act—State Application for Exemption (12 CFR 1006.2).	<i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66682.	<b>Jan. 28, 2019</b>
<b>CFPB</b>	Regulation CC.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63431- 63444.	<b>Feb. 08, 2019</b>
* <b>CFPB</b>	Policy on No-Action Letters and Product Sandbox.	<i>Federal Register</i> , Vol. 83, No. 239, 12/13/2018, 64036- 64045.	<b>Feb. 11, 2019</b>
* <b>CFPB</b>	<b>NOTICE:</b> Consumer Response Government and Congressional Portal Boarding Forms.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64567.	<b>Feb. 15, 2019</b>
* <b>CFPB</b>	<b>NOTICE:</b> 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.	<b>Feb. 15, 2019</b>
<b>Farm Service Agency (FSA)</b>	<b>NOTICE:</b> Servicing Minor Program Loans.	<i>Federal Register</i> , Vol. 83, No. 219, 11/13/2018, 56274- 56275.	<b>Jan. 14, 2019</b>
<b>Federal Accounting Standards Advisory Board (FASB)</b>	Guidance on Recognizing Liabilities Involving Multiple Component Reporting Entities: An Interpretation of SFFAS 5.	<i>Federal Register</i> , Vol. 83, No. 205, 10/23/2018, 53473- 53474.	<b>Jan. 17, 2019</b>
<b>FASB</b>	Annual Report and Three-Year Plan.	<i>Federal Register</i> , Vol. 83, No. 230, 11/29/2018, 61379.	<b>Jan. 23, 2019</b>

<b>FASB</b>	Materiality.	<i>Federal Register</i> , Vol. 83, No. 205, 10/23/2018, 53473.	<b>Jan. 23, 2018</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Reduced Reporting For Covered Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 223, 11/19/2018, 58432-58458.	<b>Jan. 18, 2019</b>
<b>FDIC</b>	Small Dollar Lending.	<i>Federal Register</i> , Vol. 83, No. 224, 11/20/2018, 58566-58568.	<b>Jan. 22, 2019</b>
<b>FDIC</b>	<b>NOTICE:</b> Multi-to-Stock Conversion of State Savings Banks.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59383-59385.	<b>Jan. 22, 2019</b>
<b>FDIC</b>	<b>NOTICE:</b> Notices Required of Government Securities Dealers or Brokers.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59382-59383.	<b>Jan. 22, 2019</b>
* <b>FDIC</b>	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 66024-66059.	<b>Jan. 22, 2019</b>
<b>FDIC</b>	<b>NOTICE:</b> Furnisher Information Accuracy and Integrity (FACTA 312).	<i>Federal Register</i> , Vol. 83, No. 228, 11/27/2018, 60862-60863.	<b>Jan. 28, 2019</b>
<b>FDIC</b>	Real Estate Appraisals.	<i>Federal Register</i> , Vol. 83, No. 235, 12/06/2018, 63110-63127.	<b>Feb. 05, 2019</b>
<b>FDIC</b>	<b>NOTICE:</b> Procedures for Monitoring Bank Protection Act Compliance.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63507-63508.	<b>Feb. 08, 2019</b>
* <b>FDIC</b>	<b>NOTICE:</b> Deposit Insurance Application Process.	<i>Federal Register</i> , Vol. 83, No. 238, 12/12/2018, 63868-63869.	<b>Feb. 11, 2019</b>
* <b>FDIC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	<b>Feb. 15, 2019</b>
* <b>FDIC</b>	Company-Run Stress Testing Requirements.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67149-67155.	<b>Feb. 19, 2019</b>
<b>Federal Housing Finance Agency</b>	Housing Goals.	<i>Federal Register</i> , Vol. 83, No. 213,	<b>Jan. 31, 2019</b>

	<b>(FHFA)</b>		11/02/2018, 55114-55133.	
*	<b>FHFA</b>	Validation and Approval of Credit Score Models.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65575-65592.	<b>Mar. 21, 2019</b>
	<b>Federal Reserve Board (FRB)</b>	Reduced Reporting For Covered Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 223, 11/19/2018, 58432-58458.	<b>Jan. 18, 2019</b>
	<b>FRB</b>	Prudential Standards for Large Bank Holding Companies and Savings and Loan Holding Companies.	<i>Federal Register</i> , Vol. 83, No. 230, 11/29/2018, 61408-61460.	<b>Jan. 22, 2019</b>
*	<b>FRB</b>	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 66024-66059.	<b>Jan. 22, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Domestic Branch Notification.	<i>Federal Register</i> , Vol. 83, No. 231, 11/30/2018, 61636-61637.	<b>Jan. 29, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies	<i>Federal Register</i> , Vol. 83, No. 231, 11/30/2018, 61637-61638.	<b>Jan. 29, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company.	<i>Federal Register</i> , Vol. 83, No. 231, 11/30/2018, 61635-61636.	<b>Jan. 29, 2019</b>
	<b>FRB</b>	Real Estate Appraisals.	<i>Federal Register</i> , Vol. 83, No. 235, 12/06/2018, 63110-63127.	<b>Feb. 05, 2019</b>
	<b>FRB</b>	Regulation CC.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63431-63444.	<b>Feb. 08, 2019</b>
*	<b>FRB</b>	<b>NOTICE:</b> Financial Statements for Holding Companies.	<i>Federal Register</i> , Vol. 83, No. 238, 12/12/2018, 63870-63885.	<b>Feb. 11, 2019</b>
*	<b>FRB</b>	Standardized Approach for Calculating the Exposure Amount of Derivative	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-	<b>Feb. 15, 2019</b>

	Contracts.	64728.	
*	<b>FRB</b>	<b>NOTICE:</b> New Hire Information Collection.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64573-64575.
*	<b>FRB</b>	<b>NOTICE:</b> Complex Institution Monitoring Report.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67285-67286.
*	<b>Federal Trade Commission (FTC)</b>	<b>NOTICE:</b> Identity Theft Rules.	<i>Federal Register</i> , Vol. 83, No. 237, 12/11/2018, 63604-63606.
*	<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> 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, 1010.420) and FinCEN Form 114, Report of Foreign Bank and Financial Accounts.	<i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65394-65395.
	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Legal Instructions Concerning Applications for Full Insurance Benefits—Assignment of Multifamily Mortgage to the Secretary.	<i>Federal Register</i> , Vol. 83, No. 227, 11/26/2018, 60440-60441.
	<b>HUD</b>	<b>NOTICE:</b> Standardized Form for Collecting Information Regarding Race and Ethnic Data.	<i>Federal Register</i> , Vol. 83, No. 233, 12/04/2018, 62599-62600.
*	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Credit Union Service Organizations (CUSOs), 12 CFR 712.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64605-64606.
	<b>NCUA</b>	<b>NOTICE:</b> Organization and Operations of Federal Credit Unions—Loan Participation, 12 CFR 701.22.	<i>Federal Register</i> , Vol. 83, No. 223, 11/19/2018, 58303.
	<b>NCUA</b>	Fidelity Bonds.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59318-59326.
	<b>Office of the Comptroller of the Currency (OCC)</b>	Reduced Reporting For Covered Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 223, 11/19/2018, 58432-58458.



*	<b>OCC</b>	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 66024-66059.	<b>Jan. 22, 2019</b>
*	<b>OCC</b>	<b>CORRECTION:</b> Regulatory Capital Treatment for High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 83, No. 246, 12/26/2018, 66166-66167.	<b>Jan. 25, 2019</b>
	<b>OCC</b>	<b>NOTICE:</b> Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 83, No. 233, 12/04/2018, 62671-62672.	<b>Feb. 04, 2019</b>
	<b>OCC</b>	<b>NOTICE:</b> Leasing.	<i>Federal Register</i> , Vol. 83, No. 233, 12/03/2018, 62670-62671.	<b>Feb. 04, 2019</b>
	<b>OCC</b>	<b>NOTICE:</b> Annual Stress Test Rule.	<i>Federal Register</i> , Vol. 83, No. 234, 12/06/2018, 62953-62954.	<b>Feb. 04, 2019</b>
	<b>OCC</b>	Real Estate Appraisals.	<i>Federal Register</i> , Vol. 83, No. 235, 12/06/2018, 63110-63127.	<b>Feb. 05, 2019</b>
*	<b>OCC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64660-64728.	<b>Feb. 15, 2019</b>
*	<b>Rural Housing Service (RHS)</b>	Notice of Funding Availability Requirements.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64488-64490.	<b>Feb. 15, 2019</b>
*	<b>RHS</b>	<b>NOTICE:</b> 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.	<b>Feb. 26, 2019</b>
	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Microloan Program Electronic Reporting System (MPERS) (MPERsystem).	<i>Federal Register</i> , Vol. 83, No. 225, 11/21/2018, 58804-58805.	<b>Jan. 22, 2019</b>
	<b>SBA</b>	<b>NOTICE:</b> Borrower's Progress Certification.	<i>Federal Register</i> , Vol. 83, No. 225, 11/21/2018, 58805.	<b>Jan. 22, 2019</b>
	<b>SBA</b>	<b>NOTICE:</b> 8(a) Participant Benefits Report.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59440-59441.	<b>Jan. 22, 2019</b>
	<b>SBA</b>	<b>NOTICE:</b> Servicing Agent Agreement.	<i>Federal Register</i> , Vol. 83, No. 226,	<b>Jan. 22, 2019</b>

		11/23/2018, 59441-59442.	
<b>SBA</b>	<b>NOTICE:</b> Regional Innovation Clusters (RIC) Initiative Evaluation Study.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59441.	<b>Jan. 22, 2019</b>
<b>SBA</b>	<b>NOTICE:</b> Request for Information Concerning Portfolio Financing.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59440.	<b>Jan. 22, 2019</b>
<b>SBA</b>	<b>NOTICE:</b> Federal Cash Transaction Report; Financial Status Report Program Income Report Narrative Program Report.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59440.	<b>Jan. 22, 2019</b>
* <b>SBA</b>	<b>EXTENSION:</b> HUBZone Program.	<i>Federal Register</i> , Vol. 83, No. 249, 12/31/2018, 67701.	<b>Feb. 14, 2019</b>
* <b>Social Security Administration (SSA)</b>	Representative Payee Selection and Replacement Policies.	<i>Federal Register</i> , Vol. 83, No. 240, 12/14/2018, 64422-64423.	<b>Jan. 28, 2019</b>
<b>Treasury, Dept. of (Treasury)</b>	User Fees Relating to Enrolled Agents and Enrolled Retirement Plan Agents.	<i>Federal Register</i> , Vol. 83, No. 223, 11/19/2018, 58202-58206.	<b>Jan. 18, 2019</b>
* <b>Treasury</b>	<b>NOTICE:</b> Prohibition on Funding of Unlawful Internet Gambling.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65805-65806.	<b>Jan. 22, 2019</b>
<b>Treasury</b>	<b>NOTICE:</b> Information Reporting on Transactions With Foreign Trusts and on Large Foreign Gifts.	<i>Federal Register</i> , Vol. 83, No. 232, 12/03/2018, 62403.	<b>Feb. 01, 2019</b>
<b>Treasury</b>	<b>NOTICE:</b> Form 5304–SIMPLE, Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—Not for Use With a Designated Financial Institution, Form 5305–SIMPLE; Savings Incentive Match Plan for Employees of Small Employers (SIMPLE)—for Use With a Designated Financial Institution; SIMPLE IRA Plan Guidance (Notice 98–4).	<i>Federal Register</i> , Vol. 83, No. 234, 12/06/2018, 62956-62957.	<b>Feb. 04, 2019</b>
<b>Treasury</b>	<b>NOTICE:</b> Taxation of Gain or Loss from Certain Nonfunctional Currency	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63558.	<b>Feb. 08, 2019</b>

	Transactions (Section 988 Transactions).		
*	<b>Treasury</b>	Reducing Burden Under FATCA and Chapter 3.	<i>Federal Register</i> , Vol. 83, No. 242, 12/18/2018, 64757-64758.
	<b>Treasury</b>	Basic Exclusion Amount for Estate and Gift Taxes.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59343-59348.
*	<b>Treasury</b>	Limitation on Deduction for Business Interest Expense.	<i>Federal Register</i> , Vol. 83, No. 248, 12//28/2018, 67490-67610.

## 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>	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 83, No. 166, 08/27/2018, 43503-43508.	<b>Jan. 01, 2019</b>
<b>CFPB</b>	Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59272-59274.	<b>Jan. 01, 2019</b>
<b>CFPB</b>	Regulation M Exemption Threshold.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59274-59276.	<b>Jan. 01, 2019</b>
<b>CFPB</b>	Regulation Z Exemption Threshold.	<i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59276-59278.	<b>Jan. 01, 2019</b>
*	<b>CFPB</b>	Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown.	<a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a> <b>Issued: Jan. 11, 2019</b>
	<b>CFPB</b>	Regulation E and Regulation Z.	<i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449. <b>Apr. 01, 2019</b>
	<b>Commodity Credit Corporation (CCC)</b>	<b>NOTICE:</b> Funds Available for Market Facilitation Program.	Application Period: <b>Sep. 04, 2018</b> Through <b>Jan. 15, 2019</b>
*	<b>CCC</b>	Market Facilitation Program.	Issued: <b>Dec. 21, 2018</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>Conference of State Bank Supervisors</b>	Notice Encouraging Institutions to Work with	<a href="https://www.fdic.gov/news/news/finan">https://www.fdic.gov/news/news/finan</a> <b>Issued: Jan. 11, 2019</b>

	(CSBS)	Borrowers Affected by Government Shutdown.	<a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">cial/2019/fil19001.html</a>	
*	<b>Equal Employment Opportunity Commission (EEOC)</b>	Removal of ADA Wellness Rule.	<i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65296.	<b>Jan. 01, 2019</b>
*	<b>EEOC</b>	Removal of GINA Wellness Rule.	<i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65296-65297.	<b>Jan. 01, 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>FCA</b>	<b>CORRECTION:</b> Investment Eligibility.	<i>Federal Register</i> , Vol. 83, No. 127, 07/02/2018, 30833.	<b>Jan. 01, 2019</b>
	<b>Federal Crop Insurance Corporation (FCIC)</b>	Forage Seeding Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63383-63389.	<b>Apr. 30, 2019</b>  Comments due: <b>Jan. 09, 2019</b>
*	<b>FCIC</b>	General and Administrative Regulation Subpart X.	<i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66574-66583.	<b>Jan. 28, 2019</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Fiduciary Powers of State Savings Associations.	<i>Federal Register</i> , Vol. 83, No. 227, 11/26/2018, 6033-60337.	<b>Jan. 01, 2019</b>
*	<b>FDIC</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66601-66604.	<b>Jan. 01, 2019</b>
*	<b>FDIC</b>	Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown.	<a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a>	<b>Issued: Jan. 11, 2019</b>
	<b>FDIC</b>	Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 83, No. 229, 11/28/2018, 61111-61116.	<b>Jan. 15, 2019</b>
*	<b>FDIC</b>	Examination Cycle for Certain Small Insured Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67033-67035.	<b>Jan. 28, 2019</b>
	<b>Federal Housing</b>	Operation of the Financing	<i>Federal Register</i> ,	<b>Jan. 07, 2019</b>

	<b>Finance Agency (FHFA)</b>	Corporation.	Vol. 83, No. 235, 12/07/2018, 63054-63059.	
*	<b>FHFA</b>	Golden Parachute and Indemnification Payments.	<i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65283-65292.	<b>Jan. 22, 2019</b>
	<b>Federal Reserve Board (FRB)</b>	Final Basel III Capital Rule.	<i>Federal Register</i> , Vol. 78, No. 198, 10/11/2013, 62018-62291.	<p><b>Jan. 01, 2014</b></p> <p>Amendments to Appendixes A, B and E to 12 CFR 208, 12 CFR 225.1, and Appendixes D and E to Part 225 Effective: <b>Jan. 01, 2019</b></p> <p>Amendments to Appendix A to 12 CFR 225 Effective: <b>Jan. 01, 2019</b></p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies: <b>Jan. 01, 2014</b></p> <p>Mandatory Compliance for All Other Organizations: <b>Jan. 01, 2014</b></p>
*	<b>FRB</b>	Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies.	<i>Federal Register</i> , Vol. 83, No. 238, 12/12/2018, 63887-63888.	<b>Dec. 12, 2018</b>
*	<b>FRB</b>	<b>CORRECTION:</b> Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations.	<i>Federal Register</i> , Vol. 83, No. 239, 12/13/2018, 64023.	<b>Dec. 13, 2018</b>

*	<b>FRB</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66601-66604.	<b>Jan. 01, 2019</b>
*	<b>FRB</b>	Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown.	<a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a>	<b>Issued: Jan. 11, 2019</b>
*	<b>FRB</b>	Examination Cycle for Certain Small Insured Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67033-67035.	<b>Jan. 28, 2019</b>
	<b>FRB</b>	Large Financial Institution Rating System.	<i>Federal Register</i> , Vol. 83, No. 225, 11/21/2018, 58724-58739.	<b>Feb. 01, 2019</b>
	<b>Federal Trade Commission (FTC)</b>	Deceptive Advertising.	<i>Federal Register</i> , Vol. 83, No. 195, 10/09/2018, 50484-50487.	<b>Jan. 07, 2019</b>
	<b>Financial Crimes Enforcement Network (FinCEN)</b>	Customer Due Diligence Requirements for Financial Institutions.	<i>Federal Register</i> , Vol. 81, No. 91, 05/11/2016, 29398-29458.	<b>Jul. 11, 2016</b>  Mandatory compliance date: <b>May 11, 2018</b>
	<b>FinCEN</b>	<b>NOTICE:</b> FAQs for Customer Due Diligence Requirements.	<a href="https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf">https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf</a>	Issued: <b>Apr. 03, 2018</b>
	<b>FinCEN</b>	Exceptive Relief from Beneficial Ownership Requirements for Certain Accounts.	<a href="https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf">https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf</a>	Issued: <b>Sep. 07, 2018</b>
*	<b>FinCEN</b>	Bank Secrecy Act Advisory Group.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67487.	Nominations due: <b>Jan. 28, 2019</b>
	<b>Housing and Urban Development, Dept. of (HUD)</b>	Manufactured Home Procedural and Enforcement Regulations.	<i>Federal Register</i> , Vol. 83, No. 222, 11/16/2018, 57677-	<b>Jan. 15, 2019</b>



		57689.	
* HUD	Single-Family Mortgage Insurance.	<i>Federal Register</i> , Vol. 83, No. 240, 12/14/2018, 64269-64272.	<b>Mar. 14, 2019</b>
National Credit Union Administration (NCUA)	Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964.	<b>Mar. 26, 2018</b> except for the addition of § 741.13, which is effective from <b>Mar. 26, 2018</b> , until <b>Dec. 31, 2022</b>
	<b>CORRECTION:</b> Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-10784.	<b>Mar. 26, 2018</b>
	<b>CORRECTION:</b> Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	<b>Apr. 06, 2018</b>
* NCUA	Regulatory Reform Agenda.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65926-65954.	Issued: <b>Dec. 21, 2018</b>
* NCUA	Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown.	<a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a>	<b>Issued:</b> <b>Jan. 11, 2019</b>
NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	<b>Jan. 01, 2020</b>
Office of the Comptroller of the Currency (OCC)	Final Basel III Capital Rule.	<i>Federal Register</i> , Vol. 78, No. 198, 10/11/2013, 62018-62291.	<b>Jan. 01, 2014</b>  Amendments to Appendixes A, B and E to 12 CFR 208, 12 CFR 225.1, and Appendixes D and E to Part 225 Effective: <b>Jan. 01, 2019</b>  Amendments to Appendix A to 12 CFR 225 Effective:

			<p><b>Jan. 01, 2019</b></p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies: <b>Jan. 01, 2014</b></p> <p>Mandatory Compliance for All Other Organizations: <b>Jan. 01, 2014</b></p>
*	<b>OCC</b>	Inflation Adjustments for Civil Monetary Penalties.	<p><i>Federal Register</i>, Vol. 83, No. 247, 12/27/2018, 66599-66601.</p> <p>Issued: <b>Dec. 27, 2019</b></p>
	<b>OCC</b>	Higher-Priced Mortgage Loans Exemption Threshold.	<p><i>Federal Register</i>, Vol. 83, No. 226, 11/23/2018, 59272-59274.</p> <p><b>Jan. 01, 2019</b></p>
*	<b>OCC</b>	Community Reinvestment Act.	<p><i>Federal Register</i>, Vol. 83, No. 247, 12/27/2018, 66601-66604.</p> <p><b>Jan. 01, 2019</b></p>
*	<b>OCC</b>	Guidelines for Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<p><i>Federal Register</i>, Vol. 83, No. 247, 12/27/2018, 66604-66607.</p> <p><b>Jan. 28, 2019</b></p>
*	<b>OCC</b>	Examination Cycle for Certain Small Insured Depository Institutions.	<p><i>Federal Register</i>, Vol. 83, No. 248, 12/28/2018, 67033-67035.</p> <p><b>Jan. 28, 2019</b></p>
	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<p><i>Federal Register</i>, Vol. 82, No. 244, 12/21/2017, 60579-60584.</p> <p>Applications accepted until: <b>Dec. 31, 2021</b></p>
	<b>Securities and Exchange Commission (SEC)</b>	Municipal Securities Disclosure.	<p><i>Federal Register</i>, Vol. 83, No. 170, 08/31/2018, 44700-</p> <p><b>Oct. 30, 2018</b></p> <p>Compliance date:</p>

		44743.	<b>Feb. 27, 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>	Peg Rate.	<i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67459.	Issued: <b>Dec. 28, 2018</b>
* <b>Treasury, Dept. of (Treasury)</b>	Exemptions to Qualified Financial Contracts.	<i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65509-65521.	Issued: <b>Dec. 21, 2018</b>
* <b>Veterans Affairs, Dept. of (VA)</b>	<b>INTERIM FINAL RULE:</b> Revisions to VA-Guaranteed or Insured Cash-Out Home Loans.	<i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64459-64470.	<b>Feb. 15, 2019</b>  Comments due: <b>Feb. 15, 2019</b>

\* Denotes new item in the chart