



January 2020 Regulatory Report

Agencies Finalize Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.

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 adopting a final rule to revise the definition of "high volatility commercial real estate (HVCRE) exposure" in the regulatory capital rule. This final rule conforms this definition to the statutory definition of "high volatility commercial real estate acquisition, development, or construction (HVCRE ADC) loan," in accordance with section 214 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). The final rule also clarifies the capital treatment for loans that finance the development of land under the revised HVCRE exposure definition. The final rule is effective **04/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-13/pdf/2019-26544.pdf>. *Federal Register*, Vol. 84, No. 240, 12/13/2019, 68019-68034.

Agencies Finalize Amendment to 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). The rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-27288.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71738-71740.

Agencies Propose Community Reinvestment Act Regulations.

The Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) propose regulations that could encourage banks to provide billions more each year in Community Reinvestment Act-qualified lending, investment, and services by modernizing the Community Reinvestment Act (CRA) regulations to better achieve the law's underlying statutory purpose of encouraging banks to serve their communities by making the regulatory framework more objective, transparent, consistent, and easy to understand. To accomplish these goals, this proposed rule would strengthen the CRA regulations by clarifying which activities qualify for CRA credit, updating where activities count for CRA credit, creating a more transparent and objective method for measuring CRA performance, and providing for more transparent, consistent, and timely CRA-related data collection, recordkeeping, and reporting. Comments are due **03/09/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-09/pdf/2019-27940.pdf>. *Federal Register*, Vol. 85, No. 6, 01/09/2020, 1204-1265.

Agencies Announce Review of Definitions in Credit Risk Retention Regulations.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency (OCC), the Department of Housing and Urban Development (HUD), the Federal Housing Finance Agency (FHFA), and the Securities and Exchange Commission (SEC) are providing notice of the commencement of the review of the definition of qualified residential mortgage; the community-focused residential mortgage exemption; and the exemption for qualifying three-to-four unit residential mortgage loans, in each case as currently set forth in the Credit Risk Retention Regulations as adopted by the agencies. Comments on the review are due **02/03/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-20/pdf/2019-27490.pdf>. *Federal Register*, Vol. 84, No. 245, 12/20/2019, 70073-70076.

Agencies Extend Comment Period for Application of the Uniform Financial Institutions Rating System.

The Board of Governors of the Federal Reserve System (FRB), and the Federal Deposit Insurance Corporation (FDIC) published a request for information (RFI) in the *Federal Register* on **10/31/2019** seeking information and comments from interested parties regarding the consistency of ratings assigned by the agencies under the Uniform Financial Institutions Rating System (UFIRS). The agencies have determined that an extension of the comment period until **02/28/2020**, is appropriate. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27848.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71413-71414.

Agencies Extend Comment Period for Margin and Capital Requirements for Covered Swap Entities.

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 Federal Housing Finance Agency (FHFA), and the Farm Credit Administration (FCA) are reopening the comment period for the notice of proposed rulemaking published in the *Federal Register* on **11/07/2019**, to amend the agencies' regulations that require swap dealers and security-based swap dealers under the agencies' respective jurisdictions to exchange margin with their counterparties for swaps that are not centrally cleared (Proposed Swap Margin Amendments). Reopening the comment period that closed on **12/09/2019**, will allow interested persons additional time to analyze and comment on the Proposed Swap Margin Amendments. The new comment due date is **01/23/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28052.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71833-71834.

CFPB Issues Fall 2019 Supervisory Highlights.

The Bureau of Consumer Financial Protection (CFPB) is issuing its twentieth edition of its Supervisory Highlights. In this special issue of Supervisory Highlights, CFPB reports examination findings in the areas of consumer reporting and furnishing of

information to consumer reporting companies, pursuant to the Fair Credit Reporting Act and Regulation V. The report does not impose any new or different legal requirements, and all violations described in the report are based only on those specific facts and circumstances noted during those examinations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-11/pdf/2019-26669.pdf>. *Federal Register*, Vol. 84, No. 238, 12/11/2019, 67725-67732.

CFPB Amends Official Commentary on Regulation C.

CFPB is amending the official commentary that interprets the requirements of CFPB'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 1.6 percent increase in the average of the CPI-W for the 12-month period ending in November 2019, the exemption threshold is adjusted to \$47 million from \$46 million.

Therefore, banks, savings associations, and credit unions with assets of \$47 million or less as of **12/31/2019**, are exempt from collecting data in 2020. The commentary is effective **01/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-20/pdf/2019-27522.pdf>. *Federal Register*, Vol. 84, No. 245, 12/20/2019, 69993-69995.

CFPB Amends Official Commentary of Regulation Z.

CFPB is amending the official commentary that interprets the requirements of the Bureau's 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. This amendment is 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 1.6 percent increase in the average of the CPI-W for the 12-month period ending in November 2019, the exemption threshold is adjusted to \$2.202 billion from \$2.167 billion. Therefore, creditors with assets of less than \$2.202 billion (including assets of certain affiliates) as of **12/31/2019**, are exempt, if other

requirements of Regulation Z also are met, from establishing escrow accounts for higher-priced mortgage loans in 2020. The commentary is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-23/pdf/2019-27523.pdf>. *Federal Register*, Vol. 84, No. 246, 12/23/2019, 70410-70413.

CFPB Issues Semiannual Regulatory Agenda.

CFPB published its agenda as part of the Fall 2019 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified below under consideration during the period from **10/01/2019**, to **09/30/2020**. The next agenda will be published in spring 2020 and will update this agenda through spring 2021. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The information is current as of **07/25/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-26636.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 71232-71236.

FSOC Finalizes Interpretive Guidance on Authority to Require Supervision and Regulation of Certain Nonbank Financial Companies.

The Financial Stability Oversight Council (FSOC) issued a final interpretive guidance, which replaces FSOC's existing interpretive guidance on nonbank financial company determinations, describes the approach FSOC intends to take in prioritizing its work to identify and address potential risks to U.S. financial stability using an activities-based approach, and enhancing the analytical rigor and transparency in the processes FSOC intends to follow if it were to consider making a determination to subject a nonbank financial company to supervision by the Board of Governors of the Federal Reserve System (FRB). The guidance is effective **01/29/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-27108.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71740-71770.

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 2019 aggregate global indicator amounts, as required

under FRB's rule regarding risk-based capital surcharges for global systemically important bank holding companies (GSIB surcharge rule). The aggregate global indicator amounts are in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-19/pdf/2019-27414.pdf>. *Federal Register*, Vol. 84, No. 244, 12/19/2019, 69744-69745.

FRB Issues Correction to Capital Simplification for Qualifying Community Banking Organizations.

FRB issued a notice regarding a final rule published in the *Federal Register* on **11/13/2019** that provides for a simple measure of capital adequacy for certain community banking organization. The final rule had two erroneous amendment instructions. The notice corrects those errors. The correction is effective **01/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27717.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 70887.

FDIC Proposes Amendments to Policy Regarding Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.

The Federal Deposit Insurance Corporation (FDIC) proposes to revise the existing regulations requiring persons convicted of certain criminal offenses to obtain prior written consent before participating in the conduct of the affairs of any depository institution to incorporate the FDIC's existing Statement of Policy, and to amend the regulations setting forth the FDIC's procedures and standards applicable to an application to obtain the FDIC's prior written consent. Following the issuance of final regulations, the FDIC's existing Statement of Policy would be rescinded. The proposed incorporation of the Statement of Policy into the FDIC's regulations would provide for greater transparency as to its application, provide greater certainty as to the FDIC's application process and help both insured depository institutions and affected individuals to understand its impact and to potentially seek relief from its provisions. Comments are due **02/14/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-16/pdf/2019-26351.pdf>. *Federal Register*, Vol. 84, No. 241, 12/14/2019, 68353-68363.

FDIC Rescinds Outdated Statements of Policy.

FDIC initiated a comprehensive review of its Statements of Policy to identify those that were outdated. Additionally, FDIC, in the 2017 report required by the Economic Growth and Regulatory Paperwork Reduction Act, committed to reviewing published guidance to identify any guidance that should be revised or rescinded because it is out-of-date or otherwise no longer relevant. In furtherance of these initiatives, the FDIC Board of Directors approved a proposal to rescind four FDIC Statements of Policy, which was published in the *Federal Register* on **09/30/2019**, with a 30-day comment period. FDIC did not receive any comments on the proposed rescission of these Statements of Policy and is rescinding them effective **12/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-23/pdf/2019-27225.pdf>. *Federal Register*, Vol. 84, No. 246, 12/23/2019, 70413-70415.

FDIC Requests Comment on Information Collections.

- FDIC announced it seeks comment on the information collection titled Transfer Agent Registration and Amendment Form. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **01/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-16/pdf/2019-26981.pdf>. *Federal Register*, Vol. 84, No. 241, 12/16/2019, 68446-68449.
- FDIC announced it seeks comment on the information collection titled Notification of Performance of Bank Services. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **02/07/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-08/pdf/2020-00058.pdf>. *Federal Register*, Vol. 85, No. 5, 01/08/2020, 895-901.

FDIC Issues Notice of Designated Reserve Ratio for 2020.

FDIC designates that the Designated Reserve Ratio (DRR) for the Deposit Insurance Fund shall remain at 2 percent for 2020. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-18/pdf/2019-27235.pdf>. *Federal Register*, Vol. 84, No. 243, 12/18/2019, 69373.

[18/pdf/2019-27235.pdf](https://www.govinfo.gov/content/pkg/FR-2019-12-18/pdf/2019-27235.pdf). *Federal Register*, Vol. 84, No. 243, 12/18/2019, 69373.

FDIC Issues Response to Exception Requests Pursuant to Recordkeeping for Timely Deposit Insurance Determination.

FDIC is providing notice to covered institutions that it has granted a time-limited exception concerning the requirement to maintain official custodian information in deposit account records for government deposit accounts, a time-limited exception concerning the requirement to maintain accurate beneficiary information in deposit account records for informal revocable trust accounts, and an indefinite exception concerning the requirement to maintain certain identifying information for beneficial owners of deposits in low balance, short-term prepaid card accounts. The grants of exception relief were effective **11/26/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-23/pdf/2019-27626.pdf>. *Federal Register*, Vol. 84, No. 246, 12/23/2019, 70527-70528.

FDIC Issues Termination Receiverships.

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

<https://www.govinfo.gov/content/pkg/FR-2019-12-18/pdf/2019-27235.pdf>. *Federal Register*, Vol. 84, No. 243, 12/18/2019, 69373.

[19/pdf/2019-27397.pdf](https://www.govinfo.gov/content/pkg/FR-2019-12-19/pdf/2019-27397.pdf). *Federal Register*, Vol. 84, No. 244, 12/19/2019, 69743-69744.

OCC Proposes Amendments to Employment Contract Rule.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule that would implement changes recommended in the March 2017 Economic Growth and Regulatory Paperwork Reduction Act report, including the repeal of the OCC's employment contract rule for Federal savings associations, and amend the OCC's fiduciary rules. The proposed rule also would amend the OCC's rule for conversions from mutual to stock form of a savings association to reduce burden, increase flexibility, and update cross-references. Additionally, the proposed rule would update cross-references to repealed and integrated rules, remove unnecessary definitions, and make technical changes to other OCC rules. Comments are due **03/09/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-08/pdf/2019-28074.pdf>. *Federal Register*, Vol. 85, No. 5, 01/08/2020, 1052-1081.

OCC Requests Comment on Information Collections.

- OCC announced it seeks comment on the information collection titled Extensions of Credit to Insiders and Transactions with Affiliates. OCC also gave notice that it sent the collection to OMB for review. Comments are due **02/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26809.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 68010-68011.
- OCC announced it seeks comment on the information collection titled Financial Management Policies— Interest Rate Risk. OCC also gave notice that it sent the collection to OMB for review. Comments are due **02/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26808.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 68011-68012.
- OCC announced it seeks comment on the information collection titled Guidance on Sound

Incentive Compensation Policies. OCC also gave notice that it sent the collection to OMB for review. Comments are due **02/10/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26807.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 68012-68013.

- OCC announced it seeks comment on the information collection titled Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **01/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-16/pdf/2019-27051.pdf>. *Federal Register*, Vol. 84, No. 241, 12/16/2019, 68544-68545.
- OCC announced it seeks comment on the information collection titled Retail Foreign Exchange Transactions. OCC also gave notice that it sent the collection to OMB for review. Comments are due **03/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-10/pdf/2020-00232.pdf>. *Federal Register*, Vol. 85, No. 7, 01/10/2020, 1373-1374.

OCC Issues Correction to Regulatory Capital Rule.

OCC is making technical corrections to the Capital Simplification for Qualifying Community Banking Organizations final rule that appeared in the *Federal Register* on **11/13/2019**. The technical corrections align the rule text in the final rule with changes made by other final rules. The technical corrections also include a conforming edit. The correction is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-18/pdf/2019-27168.pdf>. *Federal Register*, Vol. 84, No. 243, 12/18/2019, 69296-69298.

OCC Issues Inflation Adjustments for Civil Money 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 this notice are applicable to penalties assessed on or after **01/01/2020**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28053.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71735-71737.

OCC Issues Correction to Other Real Estate Owned Rule.

OCC is correcting a final rule originally published in the *Federal Register* on **10/22/2019** revising the other real estate owned rule and make related technical amendments. The final rule had an effective date of **12/01/2019**. On **11/21/2019**, the OCC published a correction to that final rule in the *Federal Register* amending the final rule's effective date to **01/01/2020**. This document corrects and supplements the **11/21/2019**, final rule. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28054.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71735.

HUD Requests Comment on Information Collections.

- The Department of Housing and Urban Development (HUD) announced it seeks comment on the information collection titled FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **01/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26697.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 67951-67952.
- HUD announced it seeks comment on the information collection titled National Standards for the Physical Inspection of Real Estate (NSPIRE) Demonstration. HUD also gave notice that it sent the collection to OMB for review. Comments are due **01/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26695.pdf>. *Federal*

Register, Vol. 84, No. 239, 12/12/2019, 67952-67953.

- HUD announced it seeks comment on the information collection titled Nonprofit Application and Recertification for FHA Mortgage Insurance Programs. HUD also gave notice that it sent the collection to OMB for review. Comments are due **01/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26696.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 67951.
- HUD announced it seeks comment on the information collection titled Housing Counseling Federal Advisory Committee (HCFAC). HUD also gave notice that it sent the collection to OMB for review. Comments are due **03/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-06/pdf/2019-28522.pdf>. *Federal Register*, Vol. 85, No. 249, 01/06/2020, 522-523.

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 **California, Colorado, Iowa, Minnesota, and Texas**, 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-2019-12-16/pdf/2019-26956.pdf>. *Federal Register*, Vol. 84, No. 241, 12/16/2019, 68346-68348.

FEMA Issues Final Flood Hazard Determinations.

FEMA has issued a final notice which identifies communities in the states of **Missouri**, and **Nebraska**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **05/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-13/pdf/2019-26888.pdf>. *Federal Register*, Vol. 84, No. 240, 12/13/2019, 68182-68184.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, Maryland, Montana, Oklahoma, Tennessee, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-12-13/pdf/2019-26887.pdf>. *Federal Register*, Vol. 84, No. 240, 12/13/2019, 68184-68186.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood

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

<https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27959.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71440-71444.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Illinois, Indiana, New York, and Texas**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27962.pdf>. *Federal Register*, Vol 84, No. 248, 12/27/2019, 71446-71448.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA)

boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **California, Florida, Hawaii, Idaho, Illinois, Indiana, Kansas, Michigan, Nevada, and Ohio**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-09/pdf/2020-00183.pdf>. *Federal Register*, Vol. 85, No. 6, 01/09/2020, 1173-1176.

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, Missouri, and Oregon**. 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 **03/26/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27960.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71444-71446.
- FEMA has requested comments on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where

applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Michigan**. 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 **04/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-09/pdf/2020-00184.pdf>. *Federal Register*, Vol. 85, No. 6, 01/09/2020, 1172-1173.

FEMA Withdraws Proposed Flood Hazard Determinations.

FEMA is withdrawing its proposed notice concerning proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Winneshiek County, **Iowa** and Incorporated Areas. The withdrawal is effective **12/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-13/pdf/2019-26889.pdf>. *Federal Register*, Vol. 84, No. 240, 12/13/2019, 68186.

FinCEN Requests Comment on Information Collections.

- The Financial Crimes Enforcement Network (FinCEN) announced it seeks comment on the information collection titled Renewal of Information Collection Requirements in connection with the Imposition of a Special Measure concerning Commercial Bank of Syria, including its subsidiary Syrian Lebanese Commercial Bank, as a financial institution of primary money laundering concern. FinCEN also gave notice that it sent the collection to OMB for review. Comments are due **02/18/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-19/pdf/2019-27359.pdf>. *Federal Register*, Vol. 84, No. 244, 12/19/2019, 69822-69824.

- FinCEN announced it seeks comment on the information collection titled Beneficial Ownership Requirements for Legal Entity Customers. FinCEN also gave notice that it sent the collection to OMB for review. Comments are due **02/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28037.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 72137-72138.

FinCEN Solicits 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 **01/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-19/pdf/2019-27358.pdf>. *Federal Register*, Vol. 84, No. 244, 12/19/2019, 69822.

Treasury Finalizes Regulations Relating to Withholding and Reporting Tax on Certain U.S. Source Income Paid to Foreign Persons.

The Department of the Treasury (Treasury) issued final regulations that provide guidance on certain due diligence and reporting rules applicable to persons making certain U.S. source payments to foreign persons, and guidance on certain aspects of reporting by foreign financial institutions on U.S. accounts. The final regulations affect persons making certain U.S.-related payments to certain foreign persons and foreign financial institutions reporting certain U.S. accounts. The final regulations are effective **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-02/pdf/2019-27979.pdf>. *Federal Register*, Vol. 85, No. 1, 01/02/2020, 192-206.

Treasury Proposes Regulations on Misdirected Direct Deposit Refunds.

Treasury issued proposed regulations to provide guidance on section 6402(n) of the Internal Revenue Code (Code), concerning the procedures for identification and recovery of a misdirected direct deposit refund. The regulations reflect changes to the law made by the Taxpayer First Act. The proposed regulations affect taxpayers who have

made a claim for refund, requested the refund be issued as a direct deposit, but did not receive a refund in the account designated on the claim for refund. Comments are due **02/21/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-23/pdf/2019-27653.pdf>. *Federal Register*, Vol. 84, No. 246, 12/23/2019, 70462-70466.

Treasury Proposes Amendments to Source of Income from Certain Sales of Personal Property.

Treasury issued proposed regulations modifying the rules for determining the source of income from sales of inventory produced within the United States and sold without the United States or vice versa. These proposed regulations also contain new rules for determining the source of income from sales of personal property (including inventory) by nonresidents that are attributable to an office or other fixed place of business that the nonresident maintains in the United States. Finally, these proposed regulations modify certain rules for determining whether foreign source income is effectively connected with the conduct of a trade or business within the United States. Comments are due **02/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-27813.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71836-71851.

Treasury Proposes Amendments to Federal Government Participation in the Automated Clearing House.

Treasury is proposing to amend its regulation governing the use of the Automated Clearing House (ACH) Network by Federal agencies. Our regulation adopts, with some exceptions, the Nacha Operating Rules developed by Nacha, formerly known as NACHA—The Electronic Payments Association (Nacha), as the rules governing the use of the ACH Network by Federal agencies. Treasury is issuing this proposed rule to address changes that Nacha has made to the Nacha Operating Rules since the publication of the 2016 Nacha Operating Rules & Guidelines book. These changes include amendments set forth in the 2017, 2018, and 2019 Nacha Operating Rules & Guidelines books, including supplements thereto, with an effective date on or before **06/30/2021**. Comments are due **02/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01->

[03/pdf/2019-27261.pdf](https://www.federalregister.gov/documents/2020/03/03/2020-027261). *Federal Register*, Vol. 85, No. 2, 01/03/2020, 265-271.

Treasury Issues QFC Recordkeeping Requirement Exemption.

Treasury is issuing a determination regarding a request for an exemption from certain requirements of the rule implementing the qualified financial contracts (QFC) recordkeeping requirements of Title II of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The exemption is granted **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-02/pdf/2019-27801.pdf>. *Federal Register*, Vol. 85, No. 1, 01/02/2020, 1-3.

Treasury Requests Comment on Information Collection.

- Treasury announced it seeks comment on the information collection titled U.S. Business Income Tax Return. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-19/pdf/2019-27297.pdf>. *Federal Register*, Vol. 84, No. 244, 12/19/2019, 69825-69830.
- Treasury announced it seeks comment on the information collection titled Allocation and Qualified Equity Investment Tracking System. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **02/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27786.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 71078.
- Treasury announced it seeks comment on the information collection titled New Markets Tax Credit Program Community Development Entity (CDE) Certification Application. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **02/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27788.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 71077.

- Treasury announced it seeks comment on the information collection titled Relief for Certain Spouses of Military Personnel. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **02/24/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27751.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 71081-71082.
- Treasury announced it seeks comment on the information collection titled Form 8233—Exemption From Withholding on Compensation for Independent (and Certain Dependent) Personal Services of a Nonresident Alien Individual. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27888.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71531-71534.
- Treasury announced it seeks comment on the information collection titled Troubled Asset Relief Program—Making Home Affordable Participants. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/29/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28143.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 72140.
- Treasury announced it seeks comment on the information collection titled Tax Exempt Forms and Schedules. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **01/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-31/pdf/2019-28274.pdf>. *Federal Register*, Vol. 84, No. 250, 12/31/2019, 72435.
- Treasury announced it seeks comment on the information collection titled Application By Survivors for Payment of Bond or Check Issued Under the Armed Forces Leave Act of 1946, as amended. Treasury also gave notice that it sent the collection to OMB for review. Comments are

due **03/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-03/pdf/2019-28422.pdf>. *Federal Register*, Vol. 85, No. 2, 01/03/2020, 416-417.

- Treasury announced it seeks comment on the information collection titled Request to Reissue U.S. Savings Bonds to a Personal Trust. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-03/pdf/2019-28423.pdf>. *Federal Register*, Vol. 85, No. 2, 01/03/2020, 417.
- Treasury announced it seeks comment on the information collection titled Minority Bank Deposit Program (MBDP) Certification Form for Admission. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **03/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-03/pdf/2019-28423.pdf>. *Federal Register*, Vol. 85, No. 2, 01/03/2020, 417.

Treasury Establish Prices for 2019 and 2020 United States Mint Numismatic Products.

Treasury is announcing pricing for United States Mint numismatic products. The pricing for the products may be viewed in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-03/pdf/2019-28401.pdf>. *Federal Register*, Vol. 85, No. 2, 01/03/2020, 418.

FHFA Proposes Amendments to Stress Test Rule.

The Federal Housing Finance Agency (FHFA) issued a proposed rule that would amend its stress testing rule, consistent with section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Specifically, the proposed rule would revise the minimum threshold for the regulated entities to conduct stress tests from \$10 billion to \$250 billion, remove the requirements for Federal Home Loan Banks (Banks) subject to stress testing, and remove the adverse scenario from the list of required scenarios. These amendments align FHFA's rule with rules adopted by other financial institution regulators that implement the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) stress testing requirements, as

amended by EGRRCPA. The proposed rule also makes certain conforming and technical changes. Comments are due **01/15/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-16/pdf/2019-26950.pdf>. *Federal Register*, Vol. 84, No. 241, 12/16/2019, 68350-68353.

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 1.88 percent for the January–March quarter of FY 2020. 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-2019-12-30/pdf/2019-28188.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 72101.

SBA Requests Comment on Information Collections.

- SBA announced it seeks comment on the information collection titled Statement of Personal History. SBA also gave notice that it sent the collection to OMB for review. Comments are due **03/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-09/pdf/2020-00175.pdf>. *Federal Register*, Vol. 85, No. 6, 01/09/2020, 1189.
- SBA announced it seeks comment on the information collection titled Generic Clearance for SBA Customer Experience Data Collections. SBA also gave notice that it sent the collection to OMB for review. Comments are due **02/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2020-01-10/pdf/2020-00209.pdf](https://www.federalregister.gov/documents/2020/01/10/2020-00209). *Federal Register*, Vol. 85, No. 7, 01/10/2020, 1368-1369.

FCA Proposes District Financial Reporting.

The Farm Credit Agency (FCA) proposes amending the regulation governing how a Farm Credit bank presents information on its related associations when preparing annual bank financial statements on a standalone basis. FCA proposes to provide an additional presentation option that would allow the related association financial information to be in a supplement. Comments are due **03/09/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-07/pdf/2019-27573.pdf>. *Federal Register*, Vol. 85, No. 4, 01/07/2020, 647-649.

RHS Finalizes Amendments to Single Family Housing Guaranteed Loan Program.

The Rural Housing Service (RHS) has finalized changes to the single family housing guaranteed loan program (SFHGLP) regulation to streamline the loss claim process for lenders who have acquired title to property through voluntary liquidation or foreclosure; clarify that lenders must comply with applicable laws, including those within the purview of the Bureau of Consumer Financial Protection (CFPB); and better align loss mitigation policies with the mortgage industry. The final rule is effective **04/24/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27504.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 70881-70887.

RBC Finalizes Advanced Biofuel Payment Program.

The Rural Business-Cooperative Service (RBC) published an interim rule in the *Federal Register* on **02/11/2011**. Through this action, RBS finalizes the rule based on public comments and new program requirements established in the Agricultural Improvement Act of 2018 (2018 Farm Bill). The final rule is effective **12/27/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27396.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71297-71303.

CCC Finalizes Amendments to Technical Assistance for Specialty Crops Program.

The Commodity Credit Corporation (CCC) issued a rule revising the Technical Assistance for Specialty

Crops (TASC) program regulations to incorporate legislative changes introduced in the Agriculture Improvement Act of 2018 and to incorporate changes that conform the operation of the program to the requirements in the "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards" (Uniform Guidance) and Federal grant-making best practices. The rule is effective **12/23/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-23/pdf/2019-27248.pdf>. *Federal Register*, Vol. 84, No. 246, 12/23/2019, 70393-70399.

CCC Finalizes Amendments to Foreign Market Development Program.

CCC issued a rule revising the Foreign Market Development (FMD) program regulations to incorporate changes that conform the operation of the program to the requirements in the "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards" (Uniform Guidance) and Federal grant-making best practices. The rule is effective **01/09/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-01-09/pdf/2019-27964.pdf>. *Federal Register*, Vol. 85, No. 6, 01/09/2020, 1083-1096.

CCC Issues Interim Final Rule on Environmental Quality Incentives Program.

CCC issued an interim final rule making changes to the Environmental Quality Incentives Program (EQIP) to conform to the Agriculture Improvement Act of 2018 (the 2018 Farm Bill). EQIP helps agricultural producers conserve and enhance soil, water, air, plants, animals (including wildlife), energy, and related natural resources on their land. Eligible lands include cropland, grassland, rangeland, pasture, wetlands, nonindustrial private forest land, and other agricultural land on which agricultural or forest-related products or livestock are produced and natural resource concerns may be addressed. Participation in the program is voluntary. The interim rule is effective **12/17/2019**, comments are due **01/17/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-17/pdf/2019-26872.pdf>. *Federal Register*, Vol. 84, No. 242, 12/17/2019, 69272-69293.

CCC Issues Interim Rule on Agricultural Conservation Easement Program.

CCC issued an interim rule that makes changes to the Agricultural Conservation Easement Program policies and procedures in the regulations to conform with the Agriculture Improvement Act of 2018 (the 2018 Farm Bill). The interim rule is effective **12/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-01-06/pdf/2019-27883.pdf>. *Federal Register*, Vol. 85, No. 3, 01/06/2020, 558-590.

CFTC Finalizes Amendments to Public Rulemaking Procedures.

The Commodity Futures Trading Commission (CFTC) is issuing a final rule that amends CFTC's regulations to eliminate the provisions that set forth the procedures for the formulation, amendment, or repeal of rules or regulations. Because the Administrative Procedure Act (APA) governs CFTC's rulemaking process, CFTC believes that it is unnecessary to codify the rulemaking process in a Commission regulation. The amended regulation is comprised solely of the procedure for filing petitions for rulemakings, as the APA does not address this process. The rule is effective **01/16/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-17/pdf/2019-27103.pdf>. *Federal Register*, Vol. 84, No. 242, 12/17/2019, 68787-68790.

FASB Proposes Statement of Federal Financial Accounting Standards.

The Federal Accounting Standards Advisory Board (FASB) has issued an exposure draft of a proposed Statement of Federal Financial Accounting Standards titled Deferral of the Effective Date of SFFAS 54, Leases. The exposure draft is available on the FASB website at <https://www.fasab.gov/documents-forcomment/>. Copies can be obtained by contacting FASB at (202)512-7350. Respondents are encouraged to comment on any part of the exposure draft. Comments are due **01/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27679.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 70968-70969.

FTC Requests Comment on Information Collection.

The Federal Trade Commission (FTC) announced it seeks comment on the information collection titled Rule Governing Pre-sale Availability of Written Warranty Terms. FTC also gave notice that it sent the collection to OMB for review. Comments are due **03/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-31/pdf/2019-28194.pdf>. *Federal Register*, Vol. 84, No. 250, 12/31/2019, 72362-72364.

FCC Requests Comment on Advanced Methods to Target and Eliminate Unlawful Robocalls.

The Federal Communications Commission (FCC) solicits input for the first staff report on call blocking. FCC seeks data and other information on the availability and effectiveness of call-blocking tools offered to consumers, the impact of FCC actions on illegal calls, the impact of call blocking on 911 services and public safety, and any other information that may inform FCC's analysis of the state of deployment of advanced methods and tools to eliminate illegal and unwanted calls. Comments are due **01/29/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-30/pdf/2019-28136.pdf>. *Federal Register*, Vol. 84, No. 249, 12/30/2019, 71888-71889.

NCUA Requests Comment on Information Collections.

- The National Credit Union Administration (NCUA) announced it seeks comment on the information collection titled Monitoring Bank Secrecy, 12 CFR part 748.2. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/13/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26767.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 67963.
- NCUA announced it seeks comment on the information collection titled Written Reimbursement Policy, 12 CFR 701.33. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-20/pdf/2019-27530.pdf>. *Federal Register*, Vol. 84, No. 245, 12/20/2019, 70213-70214.

- NCUA announced it seeks comment on the information collection titled Advertising of Excess Insurance. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **01/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-31/pdf/2019-28240.pdf>. *Federal Register*, Vol. 84, No. 250, 12/31/2019, 72383.

NCUA Delays Effective Date of Prompt Corrective Action Regulations.

NCUA issued a final rule to delay the effective date of both NCUA's **10/29/2015** final rule regarding risk-based capital (2015 Final Rule) and NCUA's **11/06/2018** supplemental final rule regarding risk-based capital (2018 Supplemental Rule), moving the effective date from **01/01/2020** to **01/01/2022**. During the extended delay period, NCUA's current PCA requirements will remain in effect. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-17/pdf/2019-27141.pdf>. *Federal Register*, Vol. 84, No. 242, 12/17/2019, 68781-68787.

NCUA Issues CFR Correction.

NCUA issued a correction to the Code of Federal Regulations (CFR). In Title 12 of CFR, Parts 600 to 899, revised as of **01/01/2019**, on page 700, in § 703.114, remove paragraph (3) that appears below paragraph (d). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-18/pdf/2019-27403.pdf>. *Federal Register*, Vol. 84, No. 243, 12/18/2019, 69298.

SSA Issues Rate for Assessment on Direct Payment of Fees to Representatives.

The Social Security Administration (SSA) announced that the assessment percentage rate under the Social Security Act (Act) is 6.3 percent for 2020. A claimant may appoint a qualified individual as a representative to act on his or her behalf in matters before SSA. If the claimant is entitled to past-due benefits and was represented either by an attorney or by a non-attorney representative who has met certain prerequisites, SSA withholds up to 25 percent of the past-due benefits and use that money to pay the representative's approved fee directly to the representative. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26752.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 67987-67988.

<https://www.govinfo.gov/content/pkg/FR-2019-12-12/pdf/2019-26752.pdf>. *Federal Register*, Vol. 84, No. 239, 12/12/2019, 67987-67988.

DOL Finalizes Regular Rate Under the Fair Labor Standards Act.

The Department of Labor (DOL) issued the regular rate under the Fair Labor Standards Act (FLSA). FLSA generally requires that covered, nonexempt employees receive overtime pay of at least one and one-half times their regular rate of pay for time worked in excess of 40 hours per workweek. The regular rate includes all remuneration for employment, subject to the exclusions outlined in section 7(e) of the FLSA. In this final rule, DOL updates a number of regulations on the calculation of overtime compensation both to provide clarity and to better reflect the 21st-century workplace. These changes will promote compliance with the FLSA, provide appropriate and updated guidance in an area of evolving law and practice, and encourage employers to provide additional and innovative benefits to workers without fear of costly litigation. The final rule is effective **01/15/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-16/pdf/2019-26447.pdf>. *Federal Register*, Vol. 84, No. 241, 12/16/2019, 68736-68776.

VA Proposes Specialty Education Loan Repayment Program.

The Department of Veterans Affairs (VA) proposes to amend its regulations that govern scholarship programs to certain health care professionals. This rulemaking would implement the mandates of the VA MISSION Act of 2018 by establishing a Specialty Education Loan Repayment Program, which would assist VA in meeting the staffing needs of VA physicians in medical specialties for which VA has determined that recruitment or retention of qualified personnel is difficult. Comments are due **02/24/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-12-26/pdf/2019-27511.pdf>. *Federal Register*, Vol. 84, No. 247, 12/26/2019, 70908-70913.

HHS Finalizes Amendments to Exchange Program Integrity.

The Department of Health and Human Services (HHS) issued a final rule revising standards relating to oversight of Exchanges established by states and periodic data matching frequency. This final rule also

includes new requirements for certain issuers related to the collection of a separate payment for the portion of a plan's premium attributable to coverage for certain abortion services. The final rule is effective **02/25/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-12-27/pdf/2019-27713.pdf>. *Federal Register*, Vol. 84, No. 248, 12/27/2019, 71674–71711.

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/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
CFPB	Remittance Transfers.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 67132- 67167.	Jan. 21, 2020
CFPB	NOTICE: Regulation X and Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 226, 11/22/2019, 64436- 64441.	Jan. 21, 2020
* Farm Credit Administration (FCA)	Margin and Capital Requirements for Covered Swap Entities. EXTENSION: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970- 59989. <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833- 71834.	Dec. 09, 2019 New Comment Due Date: Jan. 23, 2020
* FCA	District Financial Reporting.	<i>Federal Register</i> , Vol. 85, No. 4, 01/07/2020, 647- 649.	Mar. 09, 2020
Federal Accounting Standards Advisory Board (FASB)	NOTICE: Annual Report for FY 2019 and Three-Year Plan.	<i>Federal Register</i> , Vol. 84, No. 228, 11/26/2019, 65154.	Jan. 17, 2020
* FASB	Statement of Federal Financial Accounting Standards.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70968- 70969.	Jan. 31, 2020
* Federal Communications Commission (FCC)	Advanced Methods to Target and Eliminate Unlawful Robocalls.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71888- 71889.	Jan. 29, 2020
* Federal Deposit Insurance Corporation	Margin and Capital Requirements for Covered	<i>Federal Register</i> , Vol. 84, No. 216,	Dec. 09, 2019

	(FDIC)	Swap Entities. EXTENSION: Margin and Capital Requirements for Covered Swap Entities.	11/07/2019, 59970-59989. <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834.	New Comment Due Date: Jan. 23, 2020
*	FDIC	NOTICE: Application of the Uniform Financial Institutions Rating System. EXTENSION: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386. <i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71413-71414.	Dec. 30, 2019 New Comment Due Date: Feb. 28, 2020
*	FDIC	NOTICE: Transfer Agent Registration and Amendment Form.	<i>Federal Register</i> , Vol. 84, No. 241, 12/16/2019, 68446-68449.	Jan. 15, 2020
	FDIC	NOTICE: Framework for Analyzing the Effects of FDIC Regulatory Actions.	<i>Federal Register</i> , Vol. 84, No. 230, 11/30/2019, 65808-65814.	Jan. 28, 2020
	FDIC	Federal Interest Rate Authority.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66845-66853.	Feb. 04, 2020
*	FDIC	NOTICE: Notification of Performance of Bank Services.	<i>Federal Register</i> , Vol. 85, No. 5, 01/08/2020, 895-901.	Feb. 07, 2020
*	FDIC	Amendments to Policy Regarding Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals.	<i>Federal Register</i> , Vol. 84, No. 241, 12/14/2019, 68353-68363.	Feb. 14, 2020
*	FDIC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1204-1265.	Mar. 09, 2020
*	Federal Housing Finance Agency (FHFA)	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989. <i>Federal Register</i> ,	Dec. 09, 2019 New Comment

	EXTENSION: Margin and Capital Requirements for Covered Swap Entities.	Vol. 84, No. 249, 12/30/2019, 71833-71834.	Due Date: Jan. 23, 2020
*	FHFA	Stress Test Rule.	<i>Federal Register</i> , Vol. 84, No. 241, 12/16/2019, 68350-68353. Jan. 15, 2020
*	FHFA	NOTICE: Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076. Feb. 03, 2020
*	Federal Reserve Board (FRB)	Margin and Capital Requirements for Covered Swap Entities. EXTENSION: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989. <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834. New Comment Due Date: Jan. 23, 2020
*	FRB	NOTICE: Application of the Uniform Financial Institutions Rating System. EXTENSION: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386. <i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71413-71414. New Comment Due Date: Feb. 28, 2020
	FRB	Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies. CORRECTION: Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies.	<i>Federal Register</i> , Vol. 84, No. 218, 11/12/2019, 60944-60949. <i>Federal Register</i> , Vol. 84, No. 223, 11/19/2019, 63820. Jan. 09, 2020
*	FRB	NOTICE: Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076. Feb. 03, 2020
*	Federal Trade Commission (FTC)	NOTICE: Rule Governing Pre-sale Availability of Written Warranty Terms.	<i>Federal Register</i> , Vol. 84, No. 250, 12/31/2019, 72362-72364. Mar. 02, 2020

* Financial Crimes Enforcement Network (FinCEN)	NOTICE: Renewal of Information Collection Requirements in connection with the Imposition of a Special Measure concerning Commercial Bank of Syria, including its subsidiary Syrian Lebanese Commercial Bank, as a financial institution of primary money laundering concern.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69822-69824.	Feb. 18, 2020
* FinCEN	NOTICE: Beneficial Ownership Requirements for Legal Entity Customers.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 72137-72138.	Feb. 28, 2020
* Housing and Urban Development, Dept. of (HUD)	NOTICE: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67951-67952.	Jan. 13, 2020
* HUD	NOTICE: National Standards for the Physical Inspection of Real Estate (NSPIRE) Demonstration.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67952-67953.	Jan. 13, 2020
* HUD	NOTICE: Nonprofit Application and Recertification for FHA Mortgage Insurance Programs.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67951.	Jan. 13, 2020
HUD	NOTICE: FHA TOTAL Mortgage Scorecard.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65403-65404.	Jan. 27, 2020
* HUD	NOTICE: Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076.	Feb. 03, 2020
* HUD	NOTICE: Housing Counseling Federal Advisory Committee (HCFAC).	<i>Federal Register</i> , Vol. 85, No. 249, 01/06/2020, 522-523.	Mar. 06, 2020
* National Credit Union Administration (NCUA)	NOTICE: Monitoring Bank Secrecy, 12 CFR part 748.2.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 67963.	Jan. 13, 2020
* NCUA	NOTICE: Written Reimbursement Policy, 12 CFR 701.33.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70213-70214.	Jan. 21, 2020
NCUA	Real Estate Appraisals.	<i>Federal Register</i> , Vol. 84, No. 230,	Jan. 28, 2020

		11/29/2019, 65707-65714.	
*	NCUA	NOTICE: Advertising of Excess Insurance.	<i>Federal Register</i> , Vol. 84, No. 250, 12/31/2019, 72383. Jan. 30, 2020
	NCUA	NOTICE: Maximum Borrowing Authority, 12 CFR 741.2.	<i>Federal Register</i> , Vol. 84, No. 234, 12/05/2019, 66699. Feb. 03, 2020
*	Office of the Comptroller of the Currency (OCC)	Margin and Capital Requirements for Covered Swap Entities. EXTENSION: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989. <i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71833-71834. Dec. 09, 2019 New Comment Due Date: Jan. 23, 2020
*	OCC	NOTICE: Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities.	<i>Federal Register</i> , Vol. 84, No. 241, 12/16/2019, 68544-68545. Jan. 15, 2020
*	OCC	NOTICE: Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076. Feb. 03, 2020
*	OCC	NOTICE: Extensions of Credit to Insiders and Transactions with Affiliates.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 68010-68011. Feb. 10, 2020
*	OCC	NOTICE: Financial Management Policies—Interest Rate Risk.	<i>Federal Register</i> , Vol. 84, No. 239, 12/12/2019, 68011-68012. Feb. 10, 2020
*	OCC	NOTICE: Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 84, NO. 239, 12/12/2019, 68012-68013. Feb. 10, 2020
*	OCC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1204-1265. Mar. 09, 2020
*	OCC	Employment Contract Rule.	<i>Federal Register</i> , Vol. 85, No. 5, 01/08/2020, 1052-1081. Mar. 09, 2020

*	OCC	NOTICE: Retail Foreign Exchange Transactions.	<i>Federal Register</i> , Vol. 85, No. 7, 01/10/2020, 1373-1374.	Mar. 10, 2020
	Rural Housing Service (RHS)	Single Family Housing Direct Loan and Grant Programs.	<i>Federal Register</i> , Vol. 84, No. 227, 11/25/2019, 64788-64795.	Jan. 24, 2020
*	Securities and Exchange Commission (SEC)	NOTICE: Review of Definitions in Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 70073-70076.	Feb. 03, 2020
*	Small Business Administration (SBA)	NOTICE: Generic Clearance for SBA Customer Experience Data Collections.	<i>Federal Register</i> , Vol. 85, No. 7, 01/10/2020, 1368-1369.	Feb. 10, 2020
*	SBA	NOTICE: Statement of Personal History.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1189.	Mar. 03, 2020
*	Treasury, Dept. of (Treasury)	NOTICE: U.S. Business Income Tax Return.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69825-69830.	Jan. 21, 2020
*	Treasury	NOTICE: Form 8233—Exemption From Withholding on Compensation for Independent (and Certain Dependent) Personal Services of a Nonresident Alien Individual.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71531-71534.	Jan. 27, 2020
	Treasury	NOTICE: Agreement and Request for Disposition of a Decedent's Treasury Securities.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65897.	Jan. 28, 2020
	Treasury	NOTICE: Special Bond of Indemnity By Purchaser of United States Savings Bonds/Notes Involved in a Chain Letter Scheme.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65896-65897.	Jan. 28, 2020
	Treasury	NOTICE: Returns Regarding Payments of Interest.	<i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65898-65899.	Jan. 28, 2020
*	Treasury	NOTICE: Troubled Asset Relief Program—Making Home Affordable Participants.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 72140.	Jan. 29, 2020
*	Treasury	NOTICE: Tax Exempt Forms and Schedules.	<i>Federal Register</i> , Vol. 84, No. 250, 12/31/2019, 72435.	Jan. 30, 2020

	Treasury	NOTICE: Offering of U.S. Mortgage Guaranty Insurance Company Tax and Loss Bonds.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 66053.	Jan. 31, 2020
*	Treasury	Amendments to Federal Government Participation in the Automated Clearing House.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 265-271.	Feb. 03, 2020
*	Treasury	Misdirected Direct Deposit Refunds.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70462-70466.	Feb. 21, 2020
*	Treasury	NOTICE: Allocation and Qualified Equity Investment Tracking System.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71078.	Feb. 24, 2020
*	Treasury	NOTICE: New Markets Tax Credit Program Community Development Entity (CDE) Certification Application.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71077.	Feb. 24, 2020
*	Treasury	NOTICE: Relief for Certain Spouses of Military Personnel.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71081-71082.	Feb. 24, 2020
*	Treasury	Source of Income from Certain Sales of Personal Property.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71836-71851.	Feb. 28, 2020
*	Treasury	NOTICE: Application By Survivors for Payment of Bond or Check Issued Under the Armed Forces Leave Act of 1946, as amended.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 416-417.	Mar. 03, 2020
*	Treasury	NOTICE: Request to Reissue U.S. Savings Bonds to a Personal Trust.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 417.	Mar. 03, 2020
*	Treasury	NOTICE: Minority Bank Deposit Program (MBDP) Certification Form for Admission.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 417.	Mar. 03, 2020
*	Veterans Affairs, Dept. of (VA)	Specialty Education Loan Repayment Program.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70908-70913.	Feb. 24, 2020

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	<i>Federal Register</i> ,	Jan. 01, 2018

	Opportunity Act Ethnicity and Race Information Collection.	Vol. 82, No. 189, 10/02/2017, 45680-45697.	The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
CFPB	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701.	Sep. 03, 2019 (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: Jul. 01, 2020)
CFPB	Interpretive Rule on Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 223, 11/19/2019, 63791-63794.	Nov. 24, 2019
* CFPB	Fall 2019 Supervisory Highlights.	<i>Federal Register</i> , Vol. 84, No. 238, 12/11/2019, 67725-67732.	Issued: Dec. 11, 2019
* CFPB	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 71232-71236.	Issued: Dec. 26, 2020
CFPB	Truth in Lending Annual Threshold Adjustments. CORRECTION: Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570. <i>Federal Register</i> , Vol. 84, No. 230, 11/29/2019, 65646-65647.	Jan. 01, 2020
CFPB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020
CFPB	Amendments to Consumer	<i>Federal Register</i> ,	Jan. 01, 2020

	Leasing.	Vol. 84, No. 210, 10/30/2019, 58017-58020.	
CFPB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026.	Jan. 01, 2020
CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004.	Jan. 01, 2020 (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on 01/01/2022 .)
CFPB	Fair Credit Reporting Act Disclosures.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65280-65281.	Jan. 01, 2020
* CFPB	Official Commentary on Regulation C.	<i>Federal Register</i> , Vol. 84, No. 245, 12/20/2019, 69993-69995.	Jan. 01, 2020
* CFPB	Official Commentary of Regulation Z.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70410-70413.	Jan. 01, 2020
CFPB	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930.	Nov. 19, 2020
Commodity Credit Corporation (CCC)	INTERIM RULE: Conservation Reserve Program.	<i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66813-66833.	Dec. 06, 2019 Comments are due: Feb. 04, 2020

* CCC	INTERIM RULE: Environmental Quality Incentives Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293.	Dec. 17, 2019 Comments are due: Jan. 17, 2020
* CCC	Technical Assistance for Specialty Crops Program.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70393-70399.	Dec. 23, 2019
* CCC	INTERIM RULE: Agricultural Conservation Easement Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293.	Dec. 30, 2020
* CCC	Foreign Market Development Program.	<i>Federal Register</i> , Vol. 85, No. 6, 01/09/2020, 1083-1096.	Jan. 09, 2020
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
CFTC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020 , through Dec. 31, 2020 ,

			<p>except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	CFTC	Public Rulemaking Procedures.	<p><i>Federal Register</i>, Vol. 84, No. 242, 12/17/2019, 68787-68790.</p> <p>Jan. 16, 2020</p>
	Federal Crop Insurance Corporation (FCIC)	Rice Crop Insurance Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 226, 11/22/2019, 64411-64413.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 21, 2020</p>
	FCIC	Coarse Grains Crop Insurance Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 229, 11/27/2019, 65259-65262.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 27, 2020</p>
	FCIC	Sugar Beet Crop Insurance Regulations.	<p><i>Federal Register</i>, Vol. 84, No. 230, 11/29/2019, 65627-65639.</p> <p>Nov. 30, 2019</p> <p>Comments are due: Jan. 28, 2020</p>
	FCIC	CORRECTION: Common Crop Insurance Policy Basic Provisions.	<p><i>Federal Register</i>, Vol. 84, No. 226, 11/22/2019, 64413-64414.</p> <p>Nov. 22, 2019</p>
	Federal Deposit Insurance Corporation (FDIC)	Real Estate Appraisals Rule.	<p><i>Federal Register</i>, Vol. 84, No. 195, 10/08/2019, 53579-53598.</p> <p>Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)</p>
	FDIC	CORRECTION: Company-Run Stress Testing Requirements.	<p><i>Federal Register</i>, Vol. 84, No. 228, 11/26/2019, 64984-64985.</p> <p>Nov. 25, 2019</p>

*	FDIC	Exception Requests Pursuant to Recordkeeping for Timely Deposit Insurance Determination.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70527-70528.	Nov. 26, 2019
	FDIC	Amendments to Assessments.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65269-65276. <i>Federal Register</i> , Vol. 84, No. 235, 12/06/2019, 66833-66838.	Nov. 27, 2019 Jan. 01, 2020
	FDIC	NOTICE: Advisory Committee of State Regulators.	<i>Federal Register</i> , Vol. 84, No. 231, 12/02/2019, 65979-65980.	Issued: Dec. 02, 2019
*	FDIC	NOTICE: Designated Reserve Ratio for 2020.	<i>Federal Register</i> , Vol. 84, No. 243, 12/18/2019, 69373.	Issued: Dec. 18, 2020
*	FDIC	Termination of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69743-69744.	Issued: Dec. 19, 2019
	FDIC	Removal of Transferred OTS Regulation Regarding Deposits.	<i>Federal Register</i> , Vol. 84, No. 229, 11/27/2019, 65276-25280.	Dec. 27, 2019
	FDIC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
	FDIC	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
*	FDIC	Rescinding Outdated Statements of Policy.	<i>Federal Register</i> , Vol. 84, No. 246, 12/23/2019, 70413-70415.	Dec. 31, 2019
	FDIC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ;

			<p>the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p> <p>Jan. 01, 2020</p>
	<p>CORRECTION: Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.</p>	<p><i>Federal Register,</i> Vol. 84, No. 232, 12/03/2019, 66063.</p>	
FDIC	Capital Simplification for Qualifying Community Banking Organizations.	<i>Federal Register,</i> Vol. 84, No. 219, 11/13/2019, 61776-61804.	Jan. 01, 2020
FDIC	Simplifications to the Capital Rule.	<i>Federal Register,</i> Vol. 84, No. 219, 11/13/2019, 61804-61808.	<p>The quarter beginning Jan. 01, 2020,</p> <p>or to wait until the quarter beginning Apr. 01, 2020</p>

*	FDIC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71738-71740.	Jan. 01, 2020
*	FDIC	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.	Apr. 01, 2020
	Federal Housing Finance Agency (FHFA)	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308-5333.	Jan. 01, 2020
	Federal Reserve Board (FRB)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
*	FRB	NOTICE: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69744-69745.	Issued: Dec. 19, 2019
	FRB	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
	FRB	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
	FRB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020
	FRB	Amendments to Consumer Leasing.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58017-58020.	Jan. 01, 2020
	FRB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026.	Jan. 01, 2020
*	FRB	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71738-71740.	Jan. 01, 2020

<p>FRB</p>	<p>Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.</p>	<p><i>Federal Register</i>, Vol. 84, No. 220, 11/14/2019, 61974-62277.</p>	<p>The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
<p>* FRB</p>	<p>Capital Simplification for Qualifying Community Banking Organizations.</p> <p>CORRECTION: Capital Simplification for Qualifying Community Banking Organizations.</p>	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p><i>Federal Register</i>, Vol. 84, No. 247, 12/26/2019, 70887.</p>	<p>Jan. 01, 2020</p>

	FRB	Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.	The quarter beginning Jan. 01, 2020 , or to wait until the quarter beginning Apr. 01, 2020
*	FRB	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.	Apr. 01, 2020
	FRB	CORRECTION: Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	Jul. 01, 2020
*	Financial Crimes Enforcement network (FinCEN)	NOTICE: Solicitation of Applications for Bank Secrecy Act Advisory Group.	<i>Federal Register</i> , Vol. 84, No. 244, 12/19/2019, 69822.	Applications due: Jan. 21, 2020
*	Financial Stability Oversight Council (FSOC)	Interpretive Guidance on Authority to Require Supervision and Regulation of Certain Nonbank Financial Companies.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71740-71770.	Jan. 29, 2020
*	Health and Human Services, Dept. of (HHS)	Exchange Program Integrity.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71674-71711.	Feb. 25, 2020
	Labor, Dept. of (DOL)	Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51230-51308.	Jan. 01, 2020
*	DOL	Regular Rate Under the Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 84, No. 241, 12/16/2019, 68736-68776.	Jan. 15, 2020
*	National Credit Union Administration (NCUA)	CFR Correction.	<i>Federal Register</i> , Vol. 84, No. 243, 12/18/2019, 69298.	Issued: Dec. 18, 2019
	NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	Jan. 01, 2020
	NCUA	Federal Credit Union Bylaws.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53278-53302.	Jan. 02, 2020
	NCUA	Exceptions to Employment Restrictions.	<i>Federal Register</i> , Vol. 84, No. 231,	Jan. 02, 2020

		12/02/2019, 65907-65923.		
	NCUA	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53303-53308.	Jan. 06, 2020
	NCUA	Public Unit and Nonmember Shares Rule.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58305-58309.	Jan. 29, 2020
*	NCUA	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787.	Jan. 01, 2022
	Office of the Comptroller of the Currency (OCC)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
*	OCC	CORRECTION: Other Real Estate Owned Rule.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71735.	Issued: Dec. 30, 2019
	OCC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
	OCC	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020
	OCC	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ;

			<p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>	
*	OCC	<p>Capital Simplification for Qualifying Community Banking Organizations.</p> <p>CORRECTION: Capital Simplification for Qualifying Community Banking Organizations.</p>	<p><i>Federal Register</i>, Vol. 84, No. 219, 11/13/2019, 61776-61804.</p> <p><i>Federal Register</i>, Vol. 84, No. 243, 12/18/2019, 69296-69298.</p>	Jan. 01, 2020
	OCC	Simplifications to the Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61804-61808.	<p>The quarter beginning Jan. 01, 2020,</p> <p>or to wait until the quarter beginning Apr. 01, 2020</p>
*	OCC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71738-71740.	Jan. 01, 2020
*	OCC	Inflation Adjustments for Civil Money Penalties.	<i>Federal Register</i> , Vol. 84, No. 249, 12/30/2019, 71735-	Jan. 01, 2020

		71737.	
*	OCC	Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 84, No. 240, 12/13/2019, 68019-68034.
	Rural Business-Cooperative Service (RBC)	NOTICE: Solicitation of Applications for Inviting Applications for the Rural Economic Development Loan and Grant Programs.	<i>Federal Register</i> , Vol. 84, No. 219, 11/13/2019, 61594-61595.
*	RBC	Advanced Biofuel Payment Program.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71297-71303.
*	Rural Housing Service (RHS)	Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 84, No. 247, 12/26/2019, 70881-70887.
	RHS	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.
	Rural Utilities Service (RUS)	Repeal of Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59919-59923.
	Securities and Exchange Commission (SEC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.
			The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of

			<p>appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	Small Business Administration (SBA)	NOTICE: Peg Rate.	<p><i>Federal Register</i>, Vol. 84, No. 249, 12/30/2019, 72101.</p> <p>Issued: Dec. 30, 2019</p>
	SBA	Streamlining and Modernizing Certified Development Company Program.	<p><i>Federal Register</i>, Vol. 84, No. 233, 12/04/2019, 66287-66296.</p> <p>Jan. 03, 2020</p>
	SBA	Small Business Size Standards.	<p><i>Federal Register</i>, Vol. 84, No. 234, 12/05/2019, 66561-66579.</p> <p>Jan. 06, 2020</p>
	SBA	Regulations on Women's Business Center Program.	<p><i>Federal Register</i>, Vol. 84, No. 227, 11/25/2019, 64707-64723.</p> <p>Jan. 24, 2020</p>
*	Social Security Administration (SSA)	NOTICE: Rate for Assessment on Direct Payment of Fees to Representatives.	<p><i>Federal Register</i>, Vol. 84, No. 239, 12/12/2019, 67987-67988.</p> <p>Issued: Dec. 12, 2019</p>
	Treasury, Dept. of (Treasury)	Estate and Gift Taxes Regulations.	<p><i>Federal Register</i>, Vol. 84, No. 228, 11/26/2019, 64995-65000.</p> <p>Nov. 26, 2019</p>
	Treasury	IMARA Calculation Under the Terrorism Risk Insurance Program.	<p><i>Federal Register</i>, Vol. 84, No. 221, 11/15/2019, 62450-62452.</p> <p>Dec. 16, 2019</p>

	Treasury	Fee Schedule for the Transfer of U.S. Treasury Book-Entry Securities Held on the Fedwire Securities Service.	<i>Federal Register</i> , Vol. 84, No. 208, 10/28/2019, 57808.	Jan. 02, 2020
*	Treasury	Withholding and Reporting Tax on Certain U.S. Source Income Paid to Foreign Persons.	<i>Federal Register</i> , Vol. 85, No. 1, 01/02/2020, 192-206.	Jan. 02, 2020
*	Treasury	QFC Recordkeeping Requirement Exemption.	<i>Federal Register</i> , Vol. 85, No. 1, 01/02/2020, 1-3.	Jan. 02, 2020
*	Treasury	NOTICE: Prices for 2019 and 2020 United States Mint Numismatic Products.	<i>Federal Register</i> , Vol. 85, No. 2, 01/03/2020, 418.	Issued: Jan. 03, 2020

* Denotes new item in the chart