



January 2022 Regulatory Report

Agencies Issue Determination of Review of Several Definitions Within Credit Risk Retention Regulations.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Department of Housing and Urban Development (HUD), Federal Housing Finance Agency (FHFA), and Securities and Exchange Commission (SEC) (collectively, the agencies) issued a determination of the results 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 agencies' Credit Risk Retention Regulations. After completing the review, the agencies have determined not to propose any change at this time to the definition of qualified residential mortgage, the community-focused residential mortgage exemption, or the exemption for qualifying three-to-four unit residential mortgage loans. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-20/pdf/2021-27561.pdf>. *Federal Register*, Vol. 86, No. 241, 12/20/2021, 71810-71813.

Agencies Issue Final Rule to Amend Small Bank and Intermediate Small Bank CRA Asset-Size Thresholds.

The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) issued a final rule to amend Community Reinvestment Act (CRA) regulations to adjust the asset-size thresholds used to define "small bank" and "intermediate small bank." As required by 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). "Small bank" means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.384

billion. "Intermediate small bank" means a small bank with assets of at least \$346 million as of December 31 of both of the prior two calendar years and less than \$1.384 billion as of December 31 of either of the prior two calendar years. The final rule is effective **01/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-20/pdf/2021-27439.pdf>. *Federal Register*, Vol. 86, No. 241, 12/20/2021, 71813-71815.

Agencies Adjust CMPs for Inflation.

- The National Credit Union Administration (NCUA) issued a final rule to amend its regulations to adjust the maximum amount of each civil monetary penalty (CMP) within its jurisdiction to account for inflation. The action, including the amount of the adjustments, is required under the Federal Civil Penalties Inflation Adjustment Act, as amended by the Debt Collection Improvement Act and the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule is effective **01/05/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-05/pdf/2021-28555.pdf>. *Federal Register*, Vol. 87, No. 3, 01/05/2022, 377-380.
- The Federal Communications Commission (FCC) issued a final rule to amend forfeiture penalty rules, as required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to reflect annual adjustments for inflation in order to improve the effectiveness and maintain a deterrent effect. The final rule is effective **01/05/2022**. The civil monetary penalties are applicable beginning **01/15/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-05/pdf/2021-28310.pdf>. *Federal Register*, Vol. 87, No. 3, 01/05/2022, 396-398.

- The Federal Trade Commission (FTC) issued a final rule to implement adjustments to the civil penalty amounts (CMPs) within its jurisdiction to account for inflation, as required by law. The final rule is effective **01/10/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00213.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1070-1072.
- The Social Security Administration (SSA) issued a notice to announce updated maximum civil monetary penalties (CMPs). The figures represent an annual adjustment for inflation. The updated figures and notification are required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The amounts are effective from **01/15/2022** through **01/14/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-28/pdf/2021-28144.pdf>. *Federal Register*, Vol. 86, No. 246, 12/28/2021, 73839-73840.

CFPB Issues 2022 Regulation C HMDA Exemption Asset-Size Threshold.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to amend the official commentary that interprets the requirements of Regulation C, the Home Mortgage Disclosure Act (HMDA), 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 4.7 percent increase in the average of the CPI-W for the 12-month period ending in November 2021, the exemption threshold is adjusted to \$50 million from \$48 million. Therefore, banks, savings associations, and credit unions with assets of \$50 million or less as of **12/31/2021**, are exempt from collecting data in 2022. The final rule is effective **01/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27899.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72818-72820.

CFPB Issues 2022 Regulation Z TILA Asset-Size Exemption Threshold for HPML Escrow Accounts.

CFPB issued a final rule to amend the official commentary that interprets the requirements of

Regulation Z, the Truth in Lending Act (TILA), to reflect changes in the asset-size thresholds for certain creditors to qualify for an exemption to the requirement to establish an escrow account for higher-priced mortgage loans (HPMLs). The changes reflect updates to the exemption from TILA's escrow requirement of creditors that, together with affiliates that regularly extended covered transactions secured by first liens, had total assets of less than \$2 billion (adjusted annually for inflation) and the exemption CFPB added, by implementing section 108 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), for certain insured depository institutions and insured credit unions with assets of \$10 billion or less (adjusted annually for inflation). The amendments are 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 4.7 percent increase in the average of the CPI-W for the 12-month period ending in November 2021, the exemption threshold for creditors and their affiliates that regularly extended covered transactions secured by first liens is adjusted to \$2.336 billion from \$2.230 billion. The exemption threshold for certain insured depository institutions and insured credit unions with assets of \$10 billion or less (adjusted annually for inflation) is adjusted to \$10.473 billion from \$10 billion. The final rule is effective **01/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27900.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72820-72824.

CFPB Issues Corrections to Section 1071 Small Business Lending Data Collection Proposed Rule.

CFPB issued corrections to its proposed rule, Small Business Lending Data Collection Under the Equal Credit Opportunity Act (Regulation B), published in the *Federal Register* on **10/08/2021**. The corrections include eleven revised website links in footnotes within the proposed rule and a revision to page 56586, in Appendix H to Part 1002, in the first column, footnote 959. The corrections may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-13/pdf/C1-2021-19274.pdf>. *Federal Register*, Vol. 86, No. 236, 12/13/2021, 70771.

CFPB Publishes Fall 2021 Supervisory Highlights.

CFPB published its twenty fifth edition of *Supervisory Highlights*. The publication was posted on CFPB's website on **12/08/2021**. The findings included in the report cover examinations completed between January 2021 and June 2021 in the areas of credit card account management, debt collection, deposits, fair lending, mortgage servicing, payday lending, prepaid accounts, and remittance transfers. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-14/pdf/2021-26949.pdf>. *Federal Register*, Vol. 86, No. 237, 12/14/2021, 71047-71054.

CFPB Seeks Comment on Electronic Fund Transfer Act Information Collection.

CFPB seeks comment on an existing information collection titled, Electronic Fund Transfer Act (Regulation E). The Electronic Fund Transfer Act (EFTA), requires accurate disclosure of the costs, terms, and rights relating to electronic fund transfer (EFT) services and remittance transfer services to consumers. Entities offering EFT services must provide consumers with full and accurate information regarding consumers' rights and responsibilities in connection with EFT services. The disclosures are intended to protect the rights of consumers using EFT services, such as automated teller machine (ATM) transfers, telephone bill-payment services, point-of-sale transfers at retail establishments, electronic check conversion, payroll cards, and preauthorized transfers from or to a consumer's account. EFTA also establishes error resolution procedures and limits consumer liability for unauthorized transfers in connection with EFT services. EFTA and Regulation E impose disclosure and other requirements on issuers and sellers of gift cards, gift certificates, and general use prepaid cards. Further, EFTA and Regulation E provide protections for consumers in the United States who send remittance transfers to persons in a foreign country. It also provides comprehensive protections for consumers who use "prepaid accounts." Tailored provisions governing disclosures, limited liability, error resolution, and periodic statements added new requirements regarding the posting of account agreements. Additionally, Regulations E regulates overdraft credit features offered in connection with prepaid accounts. Comments are due **02/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-16/pdf/2021-27225.pdf>. *Federal Register*, Vol. 86, No. 239, 12/16/2021, 71453-71454.

[16/pdf/2021-27225.pdf](https://www.govinfo.gov/content/pkg/FR-2021-12-16/pdf/2021-27225.pdf). *Federal Register*, Vol. 86, No. 239, 12/16/2021, 71453-71454.

CFPB Seeks Comment on Consumer Complaint Information Collection.

CFPB seeks comment on the extension of an existing information collection titled, Generic Information Collection Plan for Consumer Complaint and Information Collection System (Testing and Feedback). CFPB has undertaken a variety of service delivery-focused activities supported by the Dodd-Frank Act. The activities (which include consumer complaint/inquiry processing, referral, and monitoring) involve several interrelated systems. The streamlined process of the generic clearance will allow CFPB to implement the systems efficiently which is in line with CFPB's commitment to continuous improvement of its delivery of services through iterative testing and feedback collection. Comments are due **02/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-28/pdf/2021-28126.pdf>. *Federal Register*, Vol. 86, No. 246, 12/28/2021, 73744.

FRB Issues 2021 Aggregate Global Indicator Amounts.

The Board of Governors of the Federal Reserve System (FRB) issued a notice to announce the 2021 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). FRB's GSIB surcharge rule establishes a methodology to identify global systemically important bank holding companies in the United States (GSIBs) based on indicators that are correlated with systemic importance. Under the GSIB surcharge rule, a firm must calculate its GSIB score using a specific formula as further outlined in the notice. See the notice for specific aggregate amounts. The 2021 aggregate global indicator amounts are effective **12/17/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-17/pdf/2021-27294.pdf>. *Federal Register*, Vol. 86, No. 240, 12/17/2021, 71639-71640.

FDIC Announces Renewal of Advisory Committee of State Regulators.

The Federal Deposit Insurance Corporation (FDIC) issued a notice to announce it has determined that

the renewal of the FDIC Advisory Committee of State Regulators (Committee) is in the public interest in connection with the performance of duties imposed upon FDIC by law. The Committee has been a successful undertaking by FDIC and has provided valuable feedback to FDIC on a broad range of policy regarding the regulation of state-chartered financial institutions throughout the United States. The Committee will continue to provide a forum where state regulators and FDIC can discuss a variety of current and emerging issues that have potential implications regarding the regulation and supervision of state-chartered financial institutions. The structure and responsibilities of the Committee are unchanged from when it was originally established in December 2019. The Committee will continue to operate in accordance with the provisions of the Federal Advisory Committee Act. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-15/pdf/2021-27146.pdf>. *Federal Register*, Vol. 86, No. 238, 12/15/2021, 71266-71267.

FDIC Issues 2022 Designated Reserve Ratio.

FDIC, pursuant to the Federal Deposit Insurance Act, designated that the Designated Reserve Ratio for the Deposit Insurance Fund shall remain at 2 percent for 2022. There is no need to amend 12 CFR 327.4(g), the section of FDIC's regulations which sets forth the ratio, because there has been no change in the ratio. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-17/pdf/2021-27382.pdf>. *Federal Register*, Vol. 86, No. 240, 12/17/2021, 71638.

FDIC Issues Notice of Intent to Terminate Receivership.

FDIC, as Receiver for the institution listed in the notice, issued a notice to announce it intends to terminate its receivership for said institution. The liquidation of the assets for the 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 receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the

termination of the receivership, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27526.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72233-72234.

FDIC Issues Notice of Two Exception Requests Granted Pursuant to Recordkeeping for Timely Deposit Insurance Determination.

FDIC, in accordance with its rule regarding recordkeeping for timely deposit insurance determination, issued a notice to announce that it has granted time-limited exception relief to two covered institutions from the information technology system and recordkeeping requirements applicable to official items (subject accounts) in order for those covered institutions to integrate certain information technology systems that hold the requisite information to calculate deposit insurance in accordance with part 370. See the notice for specific conditions for exemptions. Grant of exception relief is effective **12/20/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-28/pdf/2021-28143.pdf>. *Federal Register*, Vol. 86, No. 246, 12/28/2021, 73766-73767.

FDIC Identifies Additional Designated Business Relationship that Meets Brokered Deposits Primary Purpose Exemption.

FDIC issued a notice to announce it has identified an additional business relationship, or "designated exception," that meets the "primary purpose" exception to the deposit broker definition. The business relationship relates to specific, nondiscretionary custodial services offered by third parties to depositors or depositors' agents. Entities that meet the criteria detailed in the notice will be permitted to rely upon the primary purpose exception without submitting a notice or application. FDIC intends to make conforming changes to the Call Report instructions in

coordination with the Federal Financial Institutions Examination Council. The notice is effective **01/10/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2021-28540.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1065-1066.

OCC Issues Final Rule on CRA.

The Comptroller of the Currency (OCC) issued a final rule to adopt a final Community Reinvestment Act (CRA) rule that is based largely on the 1995 CRA rules, as revised, that were issued by OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC). The final rule applies to national banks and savings associations. The final rule rescinds the CRA final rule published by OCC on **06/05/2020**, and facilitates OCC's planned future issuance of updated interagency CRA rules with FRB and FDIC. The final rule is effective on **01/01/2022**. The compliance date for sections 25.43 and 25.44 is **04/01/2022**. The compliance date for the remainder of the rule is **01/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-15/pdf/2021-27171.pdf>. *Federal Register*, Vol. 86, No. 238, 12/15/2021, 71328-71354.

HUD Seeks Comment on Extension of Hawaiian Home Lands Information Collection.

The Department of Housing and Urban Development (HUD) seeks comment on the extension of a currently approved information collection titled, Hawaiian Home Lands. The Federal Housing Administration (FHA) offers mortgage insurance for mortgages on single-family dwellings under the National Housing Act. The Housing and Urban Rural Recovery Act amended the National Housing Act to add Section 247 to permit FHA to insure mortgages for properties located on Hawaiian Home Lands. Section 247 requires that the Department of Hawaiian Homelands (DHHL) of the State of Hawaii: (a) be a co-mortgagor; (b) guarantee or reimburse the HUD Secretary for any mortgage insurance claim paid in connection with a property on Hawaiian Home Lands; or (c) offer other security acceptable to the HUD Secretary. Under Article XII of the Constitution for the State of Hawaii, the DHHL is responsible for management of Hawaiian Home Lands for the benefit of native Hawaiians. The DHHL determines that the mortgagor meets its eligibility requirement as a native Hawaiian. Comments are

due **02/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-14/pdf/2021-27000.pdf>. *Federal Register*, Vol. 86, No. 237, 12/14/2021, 71075.

HUD Seeks Comment on Older Adult Home Modification Evaluation Information Collection.

HUD seeks comment on a new information collection titled, Older Adult Home Modification Evaluation. Congress authorized HUD to make grants to experienced non-profit organizations, states, local governments, or public housing agencies for safety and functional home modification repairs to meet the needs of low-income elderly homeowners to enable them to remain in their primary residence. The information collection supports HUD's evaluation on the effectiveness of the grants. HUD will both evaluate grantee implementation and the impact of the modification on the client recipients whose homes are modified. Comments are due **01/18/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-16/pdf/2021-27211.pdf>. *Federal Register*, Vol. 86, No. 239, 12/16/2021, 71518-71519.

FEMA Seeks Comment on Revision to Flood and Disaster Mitigation Programs Information Collection.

The Federal Emergency Management Agency (FEMA) seek comment on revision to an existing information collection titled, Mitigation Grant Programs (including mitigation (MT) Grants Management (formerly Mitigation (MT) Electronic Grants (eGrants) and FEMA GO for Flood Mitigation Assistance (FMA), Building Resilience Infrastructure and Committed (RBIC) and Pre-Disaster Mitigation (PDM)). FEMA's FMA and BRIC programs use an automated grant application and management system called FEMA GO. The PDM program uses an automated grant application and management system called MT eGrants. The grant programs provide funding for the purpose of reducing or eliminating the risks to life and property from hazards. The FEMA GO and eGrants systems include all the application information needed to apply for funding under the grant programs. Comments are due **02/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-14/pdf/2021-27030.pdf>. *Federal Register*, Vol. 86, No. 237, 12/14/2021, 71073-71074.

FEMA Issues Final Flood Hazard Determinations.

- 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 for the communities in the states of **Iowa, Kansas, and Ohio**, as listed in the table in the notice. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **03/08/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27608.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72264-72266.
- 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 for the communities in the states of **California, Florida, and Kansas**, as listed in the table in the notice. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **03/22/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-28039.pdf>. *Federal*

Register, Vol. 86, No. 245, 12/27/2021, 73306-73307.

- 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 for the communities in the states of **Virginia and West Virginia**, as listed in the table in the notice. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **05/03/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-28035.pdf>. *Federal Register*, Vol. 86, No. 245, 12/27/2021, 73308-73309.
- 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 for the communities in the states of **Oregon and Virginia**, as listed in the table in the notice. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **04/20/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2022-01-10/pdf/2022-00208.pdf](https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00208.pdf). *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1167.

- 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 for the communities in the states of **Colorado, Minnesota, Virginia, and Wisconsin**, as listed in the table in the notice. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **04/06/2022**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00207.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1170-1171.

FEMA Issues Final Notice on Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Connecticut, Florida, Georgia, Maryland, Nevada, Rhode Island, South Carolina, and Texas**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27607.pdf>. *Federal*

Register, Vol. 86, No. 242, 12/21/2021, 72253-72255.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Connecticut, Florida, Louisiana, Maine, Massachusetts, New Mexico, North Dakota, Pennsylvania, and Texas**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27610.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72260-72262.

FEMA Issues Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Montana, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Utah, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the

listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27615.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72255-72259.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Kentucky**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27617.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72251-72253.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports

for communities in the state of **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27618.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72259-72260.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Connecticut**, **Massachusetts**, and **Rhode Island**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/21/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27612.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72263-72264.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate

Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Missouri** and **New York**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/21/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27606.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72266-72267.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-28037.pdf>. *Federal Register*, Vol. 86, No. 245, 12/27/2021, 73307-73308.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area

(SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Colorado** and **Utah**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/28/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-28038.pdf>. *Federal Register*, Vol. 86, No. 245, 12/27/2021, 73309-73310.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/28/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-28036.pdf>. *Federal Register*, Vol. 86, No. 245, 12/27/2021, 73310-73311.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or

modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Minnesota** and **West Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **04/11/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00205.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1165-1166.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Florida**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **04/11/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00204.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1167-1169.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or

modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Michigan**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **04/11/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00206.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1169-1170.

FinCEN Issues Final Rule to Amend Certain Civil Penalty Rules under BSA.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to amend the Bank Secrecy Act (BSA) civil penalty regulations relating to the requirements for reporting foreign financial accounts and for reporting transactions with foreign financial agencies. The amendments remove civil penalty language, which was made obsolete with the enactment of the American Jobs Creation Act. The American Jobs Creation Act revised the manner for computing the penalty, including providing a greater maximum penalty for willful violations than was previously authorized. The final rule is effective **12/23/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27623.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72844-72845.

FinCEN Seeks Comment on Proposed Rule Regarding BSA Regulations and Guidance.

FinCEN seeks comment on ways to streamline, modernize, and update the anti-money laundering and countering the financing of terrorism (AML/CFT) regime of the United States. In particular, FinCEN seeks comment on ways to modernize risk-based AML/CFT regulations and guidance, issued pursuant to the Bank Secrecy Act (BSA), so that FinCEN, on a

continuing basis, protect U.S. national security in a cost-effective and efficient manner. The solicitation also supports FinCEN's ongoing formal review of BSA regulations and guidance required pursuant to Section 6216 of the Anti-Money Laundering Act. Section 6216 requires the Secretary of the Treasury to solicit comment and submit a report, in consultation with specified stakeholders, to Congress by **01/01/2022**, that contains the findings and determinations that result from the formal review, including administrative and legislative recommendations. Comments are due **02/14/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-15/pdf/2021-27081.pdf>. *Federal Register*, Vol. 86, No. 238, 12/15/2021, 71201-71207.

Treasury Issues 2022 IMARA Calculation Under Terrorism Risk Insurance Program.

The Department of the Treasury (Treasury) issued a notice to announce the insurance marketplace aggregate retention amount (IMARA) for calendar year 2022 for purposes of the Terrorism Risk Insurance Program (TRIP) under the Terrorism Risk Insurance Act. As explained in the notice, Treasury has determined that the 2022 IMARA amount is \$42,690,205,453. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27795.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 73100-73101.

IRS Issues Guidance on the Transition From Interbank Offered Rates to Other Reference Rates.

The Internal Revenue Service (IRS) issued a final rule to provide guidance on the tax consequences of the transition away from the use of certain interbank offered rates in debt instruments, derivative contracts, and other contracts. The final rule is necessary to address the possibility that a modification of the terms of a contract to replace such an interbank offered rate with a new reference rate could result in the realization of income, deduction, gain, or loss for federal income tax purposes or could have other tax consequences. The final rule will affect parties to contracts that reference certain interbank offered rates. The final rule is effective **03/07/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-04/pdf/2021-28452.pdf>. *Federal Register*, Vol. 87, No. 2, 01/04/2022, 166-182.

FHFA Sets 2022-2024 Single-Family and 2022 Multifamily Enterprise Housing Goals.

The Federal Housing Finance Agency (FHFA) issued a final rule on the single-family housing goals for Fannie Mae and Freddie Mac (collectively, the Enterprises) for 2022 through 2024, as well as the multifamily housing goals for 2022. The Federal Housing Enterprises Financial Safety and Soundness Act requires FHFA to establish annual housing goals for mortgages purchased by the Enterprises. The housing goals include separate categories for single-family and multifamily mortgages on housing that is affordable to low-income and very low-income families, among other categories. The final rule establishes the benchmark levels for each of the single-family housing goals and subgoals for 2022 through 2024. The final rule also replaces the low-income areas subgoal with separate area-based subgoals targeting the individual components of the low-income areas subgoal (minority census tracts and low-income census tracts). The final rule establishes the multifamily housing goals for 2022 only. For the small low-income multifamily subgoal, the final rule establishes separate benchmarks for the Enterprises. Finally, the final rule makes several technical changes to definitions and other provisions to conform the regulation to existing practice. The final rule is effective **02/28/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-28/pdf/2021-28168.pdf>. *Federal Register*, Vol. 86, No. 246, 12/28/2021, 73641-73658.

FHFA Announces Cap on Average Total Assets that Defines Community Financial Institutions.

FHFA issued a notice to announce the adjusted cap on average total assets that is used in determining whether a Federal Home Loan Bank (Bank) member qualifies as a "community financial institution" (CFI) to \$1,323,000,000, based on the annual percentage increase in the Consumer Price Index for all urban consumers (CPI-U), as published by the Department of Labor. The adjustment took effect **01/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-10/pdf/2022-00197.pdf>. *Federal Register*, Vol. 87, No. 6, 01/10/2022, 1147.

FHFA Issues Proposed Rule on Capital Planning and Stress Capital Buffer Determination.

FHFA issued a proposed rule to require the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) to submit annual capital plans to FHFA and provide prior notice for certain capital actions. FHFA is also incorporating the determination of the stress capital buffer into the capital planning process. The requirements in the proposal are consistent with the regulatory framework for capital planning for large bank holding companies. Comments are due **02/25/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-27/pdf/2021-27589.pdf>. *Federal Register*, Vol. 86, No. 245, 12/27/2021, 73187-73194.

FHFA Seeks Comment on American Survey of Mortgage Borrowers Proposed Information Collection.

FHFA seeks comment on an information collection titled, American Survey of Mortgage Borrowers (ASMB). The ASMB, conducted annually or biennially, is a voluntary survey of individuals who currently have a first mortgage loan secured by single-family residential property. The 2020 survey questionnaire consisted of 92 questions designed to learn directly from mortgage borrowers about their mortgage experience, any challenges they may have had in maintaining their mortgage, and their experience with mortgage forbearance and the COVID-19 pandemic. FHFA also seeks clearance to pretest future iterations of the survey questionnaire and related materials from time to time through the use of focus groups. A copy of the 2020 survey questionnaire appears at the end of the notice.

The ASMB is a component of the National Mortgage Database Program, which is a joint effort of FHFA and the Bureau of Consumer Financial Protection (CFPB). Comments are due **02/28/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-28/pdf/2021-28052.pdf>. *Federal Register*, Vol. 86, No. 246, 12/28/2021, 73770-73784.

SBA Issues Peg Rate.

The Small Business Administration (SBA) publishes an interest rate called the optional "peg" rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar

to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be 1.75 percent for the January through March quarter of fiscal year 2022. 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 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-2022-01-04/pdf/2021-28467.pdf>. *Federal Register*, Vol. 87, No. 2, 01/04/2022, 262-263.

FSA Issues NOFA for Spot Market Hog Pandemic Program.

The Farm Service Agency (FSA) issued a notice announcing the availability (NOFA) of \$50 million for the new Spot Market Hog Pandemic Program (SMHPP) to provide assistance to producers that sold hogs through a negotiated sale from **04/16/2020**, through **09/01/2020**, the period in which producers faced the greatest reduction in market prices due to the COVID-19 pandemic. The eligibility requirements, payment calculation, and application procedure for SMHPP are included in the NOFA. Applications are due **02/25/2022**. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-14/pdf/2021-27015.pdf>. *Federal Register*, Vol. 86, No. 237, 12/14/2021, 71003-71007.

FCIC Issues Proposed Rule on Apple Crop Insurance Provisions.

The Federal Crop Insurance Corporation (FCIC) issued a proposed rule to amend the Common Crop Insurance Regulations for Apple Crop Insurance Provisions. The intended effect of the proposal is to provide policy changes to better meet the needs of the apple producers, to address program vulnerabilities that have caused increased loss ratios and rising premium costs, and to provide safeguards against fraud, waste, and abuse. The proposed changes will be effective for the 2023 and succeeding crop years. Comments are due **02/14/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12->

[16/pdf/2021-26989.pdf](#). *Federal Register*, Vol. 86, No. 239, 12/16/2021, 71396-71406.

RBC Issues Final Rule to Revise Intermediary Relending Program.

The Rural Business-Cooperative Service (RBC) issued a final rule to revise the Intermediary Relending Program (IRP) regulations. The revisions are meant to streamline process, provide clarity on the daily administration of the program, and incorporate program updates. The regulatory cleanup incorporates the program statutory requirements established in the Agriculture Improvement Act of 2018. The final rule is effective **12/21/2021**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27522.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72151-72171.

RBC Issues NOFO for Biofuel Producer Program.

RBC issued a notice of funding opportunity (NOFO) to announce the application window, application requirements, and the availability of up to \$700 million in payments to eligible biofuel producers for unexpected market losses as a result of COVID-19 in order to maintain a viable and significant biofuels market for agricultural producers that supply biofuel producers. Applications are due **02/11/2022**. The NOFO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-13/pdf/2021-26876.pdf>. *Federal Register*, Vol. 86, No. 236, 12/13/2021, 70818-70822.

RBC Issues NOSA for RISE Grant Program for FY 2022.

RBC issued a notice of solicitation for applications (NOSA) under the Rural Innovation Stronger Economy (RISE) program for fiscal year (FY) 2022, subject to the availability of funding. Selected applicants will use RBC grant funds to provide financial assistance in support of innovation centers and job accelerator programs that improve the ability of distressed rural communities to create high wage jobs, accelerate the formation of new businesses, and help rural communities identify and maximize local assets. See the NOSA for application details, including due dates for applications and concept proposals. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-20/pdf/2021-27447.pdf>. *Federal Register*, Vol. 86, No. 241, 12/20/2021, 71868-71873.

RBC Issues NOSA for Intermediary Relending Program for FY 2022.

RBC issued a notice of solicitation for applications (NOSA) under the Intermediary Relending Program (IRP) for fiscal year (FY) 2022, subject to availability of funding. See the NOSA for application details, including deadlines. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27770.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72918-72921.

Agencies Issue Final Rule to Amend Farm Product Related Regulations.

The Farm Service Agency (FSA) and Commodity Credit Corporation (CCC) (collectively, the agencies) issued a final rule to amend the regulations for Dairy Margin Coverage (DMC) to allow supplemental DMC payments to participating eligible dairy operations. DMC provides dairy producers with risk management coverage that pays producers when the difference between the price of milk and the cost of feed (the margin) falls below a certain level. Eligible dairy operations with less than 5 million pounds of established production history may enroll supplemental pounds based upon a formula using 2019 actual milk marketings. Supplemental DMC coverage is applicable to calendar years 2021, 2022, and 2023. Participating dairy operations with supplemental production may receive supplemental payments in addition to payments based on their established production history. In addition, the final rule amends the alfalfa hay calculation used in determining the average feed cost and actual dairy production margin. To end prolonged months of milk indemnity payments, the final rule amends the regulations for Dairy Indemnity Payment Program (DIPP) to indemnify affected farmers for depopulating and permanently removing cows after discovery of chemical residues affecting the commercial marketing of milk for the applicable farm and likely affecting the marketability of cows for a lengthy duration. The final rule also implements a new Oriental Fruit Fly (OFF) Program as authorized in the Consolidated Appropriations Act. In addition, the final rule updates the existing Marketing Assistance Loans and Loan Deficiency Payments loan rates to be consistent with the Agriculture Improvement Act; the loan rates were already changed administratively because the loan rate changes were self-enacting. The final rule also amends the Conservation Reserve Program

regulations to remove two discretionary requirements. The final rule is effective **12/13/2021**. Comments for the OFF Program only are due **02/11/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-13/pdf/2021-26827.pdf>. *Federal Register*, Vol. 86, No. 236, 12/13/2021, 70689-70708.

CCC Increases FY 2022 Sugar, Cane Sugar, and Beet Sugar Marketing Allotments.

The Commodity Credit Corporation (CCC) issued a notice to announce an increase to the fiscal year (FY) 2022 overall sugar marketing allotment quantity, state cane sugar allotments, and to revise company allocations to sugar beet and sugar cane processors, which apply to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2021**, through **09/30/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-22/pdf/2021-27766.pdf>. *Federal Register*, Vol. 86, No. 243, 12/22/2021, 72574-72575.

SEC Adopts Updated EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) Filer Manual (Filer Manual) and related rules and forms. The EDGAR system was upgraded on December **12/20/2021**. The final rule is effective **01/05/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2022-01-05/pdf/2021-28445.pdf>. *Federal Register*, Vol. 87, No. 3, 01/05/2022, 391-393.

FTC Issues Notice of Granted Requests for Early Termination of Waiting Period Under Premerger Notification Rules.

The Federal Trade Commission (FTC) issued a notice regarding three transactions which were granted early termination of the waiting period provided by law and the premerger notification rules. The listing for each transaction in the notice includes the transaction number and the parties to the transaction. FTC and the Assistant Attorney General for the Antitrust Division of the Department of Justice made the grants; neither intend to take any action with respect to the proposed acquisitions during the applicable waiting period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-16/pdf/2021-27174.pdf>. *Federal Register*, Vol. 86, No. 239, 12/16/2021, 71498-71499.

<https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27731.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72901-72905.

FTC Issues Proposed Rule on Impersonation of Government and Businesses.

FTC issued a proposed rule to address certain deceptive or unfair acts or practices of impersonation. FTC seeks to prevent persons, entities, and organizations from impersonating government agencies or staff and businesses or their agents. Comments are due **02/22/2022**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27731.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72901-72905.

NCUA Extends Temporary Regulatory Relief in Response to COVID-19.

The National Credit Union Administration (NCUA) issued a final rule to extend its temporary final rule, which modified certain regulatory requirements to help ensure that federally insured credit unions (FICUs) remain operational and can address economic conditions caused by the COVID-19 pandemic. The temporary final rule issued by NCUA in April 2020 temporarily raised the maximum aggregate amount of loan participations that a FICU may purchase from a single originating lender to the greater of \$5,000,000 or 200 percent of the FICU's net worth. The rule also temporarily suspended limitations on the eligible obligations that a federal credit union (FCU) may purchase and hold. In addition, given physical distancing practices necessitated by COVID-19, the rule also tolled the required timeframes for the occupancy or disposition of properties not being used for FCU business or that have been abandoned. The temporary amendments were originally scheduled to expire **12/31/2020**. NCUA subsequently extended the effectiveness until **12/31/2021**. Due to the continued impact of COVID-19, NCUA has decided it is necessary to further extend the effective period of the temporary modifications until **12/31/2022**. The rule is effective **12/22/2021**, except for the amendment to Sec. 701.23 in instruction 3.b., which is effective **04/01/2022**. The expiration date of the temporary final rule published in the *Federal Register* on **04/21/2020**, and extended by final rule published on **12/22/2020**, is further extended through **12/31/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27731.pdf>.

[12-22/pdf/2021-27771.pdf](https://www.govinfo.gov/content/pkg/FR-2021-12-22/pdf/2021-27771.pdf). *Federal Register*, Vol. 86, No. 243, 12/22/2021, 72517-72520.

NCUA Issues Final Rule on Capital Adequacy.

NCUA issued a final rule to provide a simplified measure of capital adequacy for federally insured, natural-person credit unions classified as complex (those with total assets greater than \$500 million). Under the final rule, a complex credit union that maintains a minimum net worth ratio, and that meets other qualifying criteria, is eligible to opt into the complex credit union leverage ratio (CCULR) framework if they have a minimum net worth ratio of nine percent. A complex credit union that opts into the CCULR framework need not calculate a risk-based capital ratio under NCUA's **10/29/2015**, risk-based capital final rule, as amended on **10/18/2018**. A qualifying complex credit union that opts into the CCULR framework and maintains the minimum net worth ratio is considered well capitalized. The final rule also makes several amendments to update NCUA's **10/29/2015** risk-based capital final rule, including addressing asset securitizations issued by credit unions, clarifying the treatment of off-balance sheet exposures, deducting certain mortgage servicing assets from a complex credit union's risk-based capital numerator, revising the treatment of goodwill, and amending other asset risk weights. The final rule is effective **01/01/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27644.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72784-72806.

NCUA Issues Final Rule on Mortgage Servicing Assets.

NCUA issued a final rule to permit federal credit unions (FCUs) to purchase mortgage servicing assets (MSAs), referred to as mortgage servicing rights in the proposed rule, from other federally insured credit unions subject to certain requirements. Under the final rule, FCUs with a CAMEL or CAMELS composite rating of 1 or 2 and a CAMEL or CAMELS Management component rating of 1 or 2, may purchase the mortgage servicing rights of loans that the FCU is otherwise empowered to grant, provided the purchases are made in accordance with the FCU's policies and procedures that address the risk of the investments and servicing practices. The Federal Credit Union Act permits FCUs to purchase mortgage servicing assets

under their express authority to purchase assets from other credit unions. The final rule is effective **04/01/2022**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27641.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72810-72818.

NCUA Issues Final Rule on Subordinated Debt.

NCUA issued a final rule to amend the Subordinated Debt rule, which NCUA finalized in December 2020. The final rule amends the definition of "Grandfathered Secondary Capital" to include any secondary capital issued to the United States Government or one of its subdivisions (U.S. Government), under a secondary capital application approved before **01/01/2022**, irrespective of the date of issuance. The amendment will benefit eligible low-income credit unions (LICUs) that are either participating in the U.S. Department of the Treasury's Emergency Capital Investment Program or other programs administered by the U.S. Government that can be used to fund secondary capital, if they do not receive the funds for such programs by **12/31/2021**. NCUA has also amended the Subordinated Debt rule by extending the expiration of regulatory capital treatment for the aforementioned secondary capital issuances to the later of 20 years from the date of issuance or **01/01/2042**. The final rule is effective **01/01/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-23/pdf/2021-27643.pdf>. *Federal Register*, Vol. 86, No. 244, 12/23/2021, 72807-72810.

NCUA Issues Responses to Comments on Policy Setting Normal Operating Level.

NCUA issued a notice to provide responses to comments received on the policy to set the National Credit Union Share Insurance Fund Normal Operating Level (NOL). NCUA requested comment on eight specific factors that impact the calculation of the NOL. The notice responds to comments on the eight factors as well as other subjects for which NCUA received comment. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-21/pdf/2021-27639.pdf>. *Federal Register*, Vol. 86, No. 242, 12/21/2021, 72279-72283.

DOL Again Issues Technical Correction to Tip Regulations Under FLSA.

The Department of Labor (DOL) issued a final rule correction to revise the DATES section of the final rule published in the *Federal Register* on **10/29/2021**, to make a technical correction. The correction clarifies that in addition to 29 CFR 531.56(e), DOL has also withdrawn the revisions to 29 CFR 10.28(b)(2) that were published in the *Federal Register* on **12/30/2020**. The correction is effective **12/28/2021**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-20/pdf/2021-27032.pdf>. *Federal Register*, Vol. 86, No. 241, 12/20/2021, 71829.

SSA Announces 2022 Rate for Assessment on Direct Payment of Fees to Representatives.

The Social Security Administration (SSA) issued a notice to announce the assessment percentage rate under the Social Security Act is 6.3 percent for 2022. 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 may withhold up to 25 percent of the past due benefits and use that money to pay the representative's approved fee directly to the representative. When SSA pays the representative's approved fee directly to the representative, SSA must collect from that fee payment an assessment to recover the costs SSA incurs in determining and paying representatives' fees. The Act provides the formula to calculate the assessment, which must be set each year as further described in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2021-12-20/pdf/2021-27474.pdf>. *Federal Register*, Vol. 86, No. 241, 12/20/2021, 72025.

USPTO Issues Proposed Rule on Electronic Patent Issuance.

The United States Patent and Trademark Office (USPTO) issued a proposed rule to implement electronic patent issuance. Under the proposed change, USPTO would issue patents electronically through its patent document viewing systems (*i.e.*, Patent Center and Patent Application Image Retrieval (PAIR)). Patents would no longer be issued on paper, and as a result, they would no longer be

mailed to the correspondence address of record as part of the patent issuance process. Patentees would continue to have the option of ordering an unlimited number of paper presentation copies and certified copies of patents. Comments are due **02/14/2022**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-15/pdf/2021-27117.pdf>. *Federal Register*, Vol. 86, No. 238, 12/15/2021, 71209-71212.

USPTO Seeks Comment on Electronic Trademark Registration Certificates.

USPTO seeks comment on its plan to begin issuing electronic trademark registration certificates in the spring of 2022. Upon issuance, the electronic registration certificate will be the official registration certificate. After USPTO begins issuing electronic registration certificates, trademark owners will have the option to order paper "presentation" copies for a fee. Trademark owners will also continue to be able to order certified copies of their trademark registrations. Comments are due **12/15/2021**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2021-12-15/pdf/2021-27116.pdf>. *Federal Register*, Vol. 86, No. 238, 12/15/2021, 71249-71250.

Proposed Rules and Comment Due Dates

Agency	Proposed Rule	Federal Register Publication Date and Page Number	Comment Due Date
*	Bureau of Consumer Financial Protection (CFPB)	CORRECTION: Small Business Lending Data Collection Under the Equal Credit Opportunity Act (Regulation B).	<i>Federal Register</i> , Vol. 86, No. 236, 12/13/2021, 70771. Issued: Dec. 13, 2021
	Farm Credit Administration (FCA)	Risk Weighting of High Volatility Commercial Real Estate (HVCRE) Exposures. NOTICE: Extension of Comment Period for Risk Weighting of High Volatility Commercial Real Estate (HVCRE) Exposures.	<i>Federal Register</i> , Vol. 86, No. 163, 08/26/2021, 47601-47608. <i>Federal Register</i> , Vol. 86, No. 200, 10/20/2021, 58042. Nov. 24, 2021 Jan. 24, 2022
*	Federal Crop Insurance Corporation (FCIC)	Amendments to Common Crop Insurance Regulations for Apple Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 86, No. 239, 12/16/2021, 71396-71406. Feb. 14, 2022
*	Federal Housing Finance Agency (FHFA)	Fannie Mae and Freddie Mac Capital Planning and Stress Capital Buffer Determinations.	<i>Federal Register</i> , Vol. 86, No. 245, 12/27/2021, 73187-73194. Feb. 25, 2022
*	Federal Trade Commission (FTC)	Prevention of Persons, Entities, and Organizations from Impersonating Government Agencies, Staff and Businesses.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72901-72905. Feb. 22, 2022
	Financial Crimes Enforcement Network (FinCEN)	ANPR: Anti-Money Laundering Regulations for Real Estate Transactions.	<i>Federal Register</i> , Vol. 86, No. 233, 12/08/2021, 69589-69602. Feb. 07, 2022
	FinCEN	Beneficial Ownership Information Reporting Requirements.	<i>Federal Register</i> , Vol. 86, No. 233, 12/08/2021, 69920-69974. Feb. 07, 2022
*	Patent and Trademark Office, of United States (USPTO)	Implementation of Electronic Patent Issuance.	<i>Federal Register</i> , Vol. 86, No. 238, 12/15/2021, 71209-71212. Feb. 14, 2022
	Securities and Exchange Commission (SEC)	Electronic Submission of Certain Applications, Confidential Treatment Requests, and Forms.	<i>Federal Register</i> , Vol. 86, No. 221, 11/19/2021, 64839-64881. Dec. 20, 2021
	SEC	Updating EDGAR Filing Requirements.	<i>Federal Register</i> , Vol. 86, No. 222, Dec. 22, 2021

		11/22/2021, 66231-66249.	
SEC	Amendments to Proxy Voting Advice Rules.	<i>Federal Register</i> , Vol. 86, No. 225, 11/26/2021, 67383-67402.	Dec. 27, 2021
Small Business Administration (SBA)	Past Performance Ratings for Small Business Joint Venture Members and Small Business First-Tier Subcontractors.	<i>Federal Register</i> , Vol. 86, No. 220, 11/18/2021, 64410-64416.	Jan. 18, 2022
Social Security Administration (SSA)	ANPR: Information Requested to Help Address Certain Types of Fraud Affecting Medicare Income Related Monthly Adjusted Amounts.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66488-66491.	Jan. 24, 2022

Final Rules and Effective Dates

Agency	Final Rule	Federal Register Publication Date and Page Number	Effective Date
Bureau of Consumer Financial Protection (CFPB)	Delay of Mandatory Compliance Date for General QM Loan Definition (Regulation Z) Rule.	<i>Federal Register</i> , Vol. 86, No. 82, 04/30/2021, 22844- 22860.	Jun. 30, 2021 Mandatory Compliance Date: Oct. 01, 2022
* CFPB	NOTICE: Publication of <i>Supervisory Highlights</i> , Issue 25, Fall 2021.	<i>Federal Register</i> , Vol. 86, No. 237, 12/14/2021, 71047- 71054.	Issued: Dec. 14, 2021
* CFPB	2022 Regulation C HMDA Exemption Asset Threshold.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72818- 72820.	Jan. 01, 2022
* CFPB	2022 Regulation Z TILA Asset-Size Exemption for Requiring Escrow Accounts for HPMLs.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72820- 72824.	Jan. 01, 2022
CFPB	NOTICE: Comments Requested on Renewal of Existing Information Collection: Generic Information Collection Plan for the Collection of Qualitative Feedback on CFPB Service Delivery.	<i>Federal Register</i> , Vol. 86, No. 218, 11/16/2021, 63345.	Comments Due: Jan. 18, 2022
CFPB	NOTICE: Comments Requested on Information Regarding HMDA Rule Assessment.	<i>Federal Register</i> , Vol. 86, No. 222, 11/22/2021, 66220- 66229.	Jan. 21, 2022
* CFPB	NOTICE: Comments Requested on Renewal of Existing Information Collection: Electronic Fund Transfer Act (Regulation E) 12 CFR 1005.	<i>Federal Register</i> , Vol. 86, No. 239, 12/16/2021, 71453- 71454.	Comments Due: Feb. 14, 2022
* CFPB	NOTICE: Comments Requested on Extension of Existing Information Collection: Generic Information Collection Plan for Consumer Complaint and Information Collection System (Testing and Feedback).	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73744.	Comments Due: Feb. 28, 2022
CFPB	Facilitating the LIBOR Transition.	<i>Federal Register</i> , Vol. 86, No. 233, 12/08/2021, 69716-	Apr. 01, 2022

		69800.	
*	Commodity Credit Corporation (CCC)	Supplemental Dairy Margin Coverage Payment; Conservation Reserve Program; Dairy Indemnity Payment Program; Marketing Assistance Loans, Loan Deficiency Payments, and Sugar Loans; and Oriental Fruit Fly Program.	<i>Federal Register</i> , Vol. 86, No. 236, 12/13/2021, 70689-70708. Dec. 13, 2021 Comments on Oriental Fruit Fly Program Due: Feb. 11, 2022
*	CCC	NOTICE: FY 2022 Overall Sugar, Cane Sugar, and Beet Sugar Marketing Allotments and Company Allocations.	<i>Federal Register</i> , Vol. 86, No. 239, 12/22/2021, 72574-72575. Issued: Dec. 22, 2021
	Commodity Futures Trading Commission (CFTC)	NOTICE: Swap Clearing Requirement to Account for the Transition from LIBOR and Other IBORs to Alternative Reference Rates.	<i>Federal Register</i> , Vol. 86, No. 223, 11/24/2021, 66476-66488. Comments Due: Jan. 24, 2022
	Farm Credit Administration (FCA)	NOTICE: Effective Date for Standards of Conduct Final Rule. NOTICE: Technical Correction to Standards of Conduct Final Rule.	<i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559-58560. <i>Federal Register</i> , Vol. 86, No. 202, 10/22/2021, 58559. Jan. 01, 2023 Jan. 01, 2023
*	Farm Service Agency (FSA)	Supplemental Dairy Margin Coverage Payment; Conservation Reserve Program; Dairy Indemnity Payment Program; Marketing Assistance Loans, Loan Deficiency Payments, and Sugar Loans; and Oriental Fruit Fly Program.	<i>Federal Register</i> , Vol. 86, No. 236, 12/13/2021, 70689-70708. Dec. 13, 2021 Comments on Oriental Fruit Fly Program Due: Feb. 11, 2022
	FSA	NOTICE: Comments Requested on Existing Information Collections: PLIP and PATHH Program.	<i>Federal Register</i> , Vol. 86, No. 227, 11/30/2021, 67900-67901. Comments Due: Jan. 31, 2022
	FSA	NOTICE: Comments Requested on Existing Information Collection: Market Facilitation Program Payments.	<i>Federal Register</i> , Vol. 86, No. 235, 12/10/2021, 70432-70433. Comments Due: Feb. 08, 2022
*	FSA	NOTICE: Notice of Funds Availability, Spot Market Hog Pandemic Program.	<i>Federal Register</i> , Vol. 86, No. 237, 12/14/2021, 71003-71007. Applications Due: Feb. 25, 2022
	Federal Accounting Standards Advisory Board (FASB)	NOTICE: Comments Requested on Annual Report for FY 2021 and Three-Year Plan.	<i>Federal Register</i> , Vol. 86, No. 221, 11/19/2021, 64933. Comments Due: Jan. 18, 2022
*	Federal	Annual Adjustment of Civil	<i>Federal Register</i> , Jan. 05, 2022

Communications Commission (FCC)	Monetary Penalties To Reflect Inflation.	Vol. 87, No. 3, 01/05/2022, 396-398.	
Federal Crop Insurance Corporation (FCIC)	Revision to Organic Terminology.	<i>Federal Register</i> , Vol. 86, No. 227, 11/30/2021, 67831-67839.	Nov. 30, 2021 Comments Due: Jan. 31, 2022
Federal Deposit Insurance Corporation (FDIC)	Rescission and Removal of Transferred OTS Regulations: Nondiscrimination Requirements.	<i>Federal Register</i> , Vol. 86, No. 21, 02/03/2021, 8082-8089.	Mar. 05, 2021 Compliance with 12 CFR 338.4(b) Regarding FDIC's Address on Consumer Response Center on Equal Housing Poster: Feb. 03, 2022
* FDIC	NOTICE: Renewal of FDIC Advisory Committee of State Regulators Charter.	<i>Federal Register</i> , Vol. 86, No. 238, 12/15/2021, 71266-71267.	Issued: Dec. 15, 2022
* FDIC	NOTICE: 2022 Designated Reserve Ratio.	<i>Federal Register</i> , Vol. 86, No. 240, 12/17/2021, 71638.	Issued: Dec. 17, 2021
* FDIC	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813.	Issued: Dec. 20, 2021
* FDIC	NOTICE: Exceptions Granted Pursuant to Recordkeeping for Timely Deposit Insurance Determination.	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73766-73767.	Dec. 20, 2021
* FDIC	NOTICE: Intent to Terminate Receivership.	<i>Federal Register</i> , Vol. 86, No. 242, 12/21/2021, 72233-72234.	Issued: Dec. 21, 2021
* FDIC	2022 Small Bank and Intermediate Small Bank CRA Asset-Size Thresholds.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71813-71815.	Jan. 01, 2022
* FDIC	NOTICE: Additional Designated Business Relationship that Meets Brokered Deposits Primary Purpose Exemption.	<i>Federal Register</i> , Vol. 87, No. 6, 01/10/2022, 1065-1066.	Jan. 10, 2022
FDIC	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66424-66444.	Apr. 01, 2022 Compliance Date: May 01, 2022
* Federal Emergency Management Agency	NOTICE: Comments Requested on Revision to Existing	<i>Federal Register</i> , Vol. 86, No. 237,	Comments Due: Feb. 14, 2022

	(FEMA)	Information Collection, Mitigation Grant Programs (including mitigation (MT) Grants Management (formerly Mitigation (MT) Electronic Grants (eGrants) and FEMA GO for Flood Mitigation Assistance (FMA), Building Resilience Infrastructure and Committed (RBIC) and Pre-Disaster Mitigation (PDM)).	12/14/2021, 71073-71074.	
*	Federal Housing Finance Agency (FHFA)	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813.	Issued: Dec. 20, 2021
*	FHFA	NOTICE: Annual Adjustment of Cap on Average Total Assets that Define Community Financial Institutions.	<i>Federal Register</i> , Vol. 87, No. 6, 01/10/2022, 1147.	Jan. 01, 2022
*	FHFA	2022-2024 Single-Family and 2022 Multifamily Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73641-73658.	Feb. 28, 2022
*	FHFA	NOTICE: Comments Requesting on Information Collection: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 86, No. 246, 12/28/2021, 73770-73784.	Comments Due: Feb. 28, 2022
	Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 86, No. 144, 07/30/2021, 41364-41365.	Issued: Jul. 30, 2021 Comments may be submitted any time during next 6 months.
*	FRB	NOTICE: 2021 Aggregate Global Indicator Amounts.	<i>Federal Register</i> , Vol. 86, No. 240, 12/17/2021, 71639-71640.	Dec. 17, 2021
*	FRB	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813.	Issued: Dec. 20, 2021
*	FRB	2022 Small Bank and Intermediate Small Bank CRA Asset-Size Thresholds.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71813-71815.	Jan. 01, 2022
	FRB	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66424-66444.	Apr. 01, 2022 Compliance Date: May 01, 2022
*	Federal Trade Commission	NOTICE: Lists of Requests Granted for Early Termination of	<i>Federal Register</i> , Vol. 86, No. 239,	Issued: Dec. 16, 2021

	(FTC)	Waiting Period Under Premerger Notification Rules.	12/16/2021, 71498-71499.	
*	FTC	NOTICE: Adjustments of Civil Money Penalties for Inflation.	<i>Federal Register</i> , Vol. 87, No. 6, 01/10/2022, 1070-1072.	Jan. 10, 2022
	FTC	NOTICE: Comments Requested on Extension of Existing Collection: Subpart N of CFPB's Regulation V.	<i>Federal Register</i> , Vol. 86, No. 218, 11/16/2021, 63387-63389.	Comments Due: Jan. 18, 2022
*	Financial Crimes Enforcement Network (FinCEN)	Amendments to BSA Civil Penalty Regulations Relating to the Requirements for Reporting Foreign Financial Accounts and for Reporting Transactions with Foreign Financial Agencies.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72844-72845.	Dec. 23, 2021
*	FinCEN	NOTICE: Comments Requested in Review of Bank Secrecy Act Regulations and Guidance.	<i>Federal Register</i> , Vol. 86, No. 238, 12/15/2021, 71201-71207.	Comments Due: Feb. 14, 2022
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813.	Issued: Dec. 20, 2021
*	HUD	NOTICE: Comments Requested on New Information Collection: Older Adult Home Modification Evaluation.	<i>Federal Register</i> , Vol. 86, No. 239, 12/16/2021, 71518-71519.	Comments Due: Jan. 18, 2022
*	HUD	NOTICE: Comments Requested on Existing Information Collection: Hawaiian Home Lands.	<i>Federal Register</i> , Vol. 86, No. 237, 12/14/2021, 71075.	Comments Due: Feb. 14, 2022
*	Internal Revenue Service (IRS)	Guidance on the Transition From Interbank Offered Rates to Other Reference Rates.	<i>Federal Register</i> , Vol. 87, No. 2, 01/04/2022, 166-182.	Mar. 07, 2022
*	Labor, Dept. of (DOL)	Technical Correction for Tip Regulations Under FLSA to Clarify Which Sections are Withdrawn.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71829.	Dec. 28, 2021
	DOL	Increasing the Minimum Wage for Federal Contractors.	<i>Federal Register</i> , Vol. 86, No. 224, 11/24/2021, 67126-67236.	Jan. 30, 2022
*	National Credit Union Administration (NCUA)	NOTICE: Responses to Comments Received on Policy for Setting the Normal Operating Level.	<i>Federal Register</i> , Vol. 86, No. 242, 12/21/2021, 72279-72283.	Issued: Dec. 21, 2021
*	NCUA	Extension of Temporary Regulatory Relief in Response to	<i>Federal Register</i> , Vol. 86, No. 243,	Dec. 22, 2021

	COVID-19.	12/22/2021, 72517-72520.	Amendment to Sec. 701.23 in instruction 3.b., effective Apr. 01, 2022
*	NCUA	Amendments to Subordinated Debt Rule.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72807-72810. Jan. 01, 2022
*	NCUA	Complex Credit Union Leverage Ratio; Risk-Based Capital.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72784-72806. Jan. 01, 2022
*	NCUA	Civil Monetary Penalty Inflation Adjustment.	<i>Federal Register</i> , Vol. 87, No. 3, 01/05/2022, 377-380. Jan. 05, 2022
	NCUA	NOTICE: Comments Requested on Draft Strategic Plan 2022-2026.	<i>Federal Register</i> , Vol. 86, No. 224, 11/24/2021, 67090-67091. Comments Due: Jan. 24, 2022
	NCUA	Revisions to CAMELS Rating System.	<i>Federal Register</i> , Vol. 86, No. 205, 10/27/2021, 59282-59289. Apr. 01, 2022
*	NCUA	Mortgage Servicing Assets.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72810-72818. Apr. 01, 2022
*	Office of the Comptroller of the Currency (OCC)	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813. Issued: Dec. 20, 2021
*	OCC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 86, No. 223, 12/15/2021, 71328-71354. Effective: Jan. 01, 2022 Compliance Date for §§ 25.43 and 25.44: Apr. 01, 2022
	OCC	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers.	<i>Federal Register</i> , Vol. 86, No. 223, 11/23/2021, 66424-66444. Apr. 01, 2022 Compliance Date: May 01, 2022
*	Patent and Trademark Office, of United States (USPTO)	NOTICE: Comments Requested on Electronic Issuance of Trademark Registration Certificates.	<i>Federal Register</i> , Vol. 86, No. 238, 12/15/2021, 71249-71250. Comments Due: Dec. 15, 2021
	Rural Business-Cooperative Service (RBC)	OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 86, No. 235, 12/10/2021, 70349-70350. Comments Due: Dec. 10, 2021

		70358.	Feb. 08, 2022
*	RBC	Revisions to Intermediary Relending Program.	<i>Federal Register</i> , Vol. 86, No. 242, 12/21/2021, 72151-72171.
*	RBC	NOTICE: Solicitation of Applications for the Rural Innovation Stronger Economy (RISE) Grant Program for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71868-71873.
*	RBC	NOTICE: Solicitation of Applications for Intermediary Relending Program for FY 2022.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 72918-72921.
*	RBC	NOTICE: Notice of Funding Opportunity for the Biofuel Producer Program.	<i>Federal Register</i> , Vol. 86, No. 236, 12/13/2021, 70818-70822.
	Rural Housing Service (RHS)	OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 86, No. 235, 12/10/2021, 70349-70358.
	Rural Utilities Service (RUS)	OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 86, No. 235, 12/10/2021, 70349-70358.
*	Securities and Exchange Commission (SEC)	NOTICE: Determination of Review of Definitions within Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 71810-71813.
*	SEC	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 87, No. 3, 01/05/2022, 391-393.
	SEC	Amendments to Universal Proxy Rule.	<i>Federal Register</i> , Vol. 86, No. 228, 12/01/2021, 68330-68681.
	SEC	Filing Fee Disclosure and Payment Methods Modernization.	<i>Federal Register</i> , Vol. 86, No. 234, 12/09/2021, 70166-70269.
*	Small Business Administration (SBA)	NOTICE: January – March Quarter Peg Rate.	<i>Federal Register</i> , Vol. 87, No. 2, 01/04/2022, 262-263.
*	Social Security Administration (SSA)	NOTICE: 2022 Rate for Assessment on Direct Payment of Fees to Representatives.	<i>Federal Register</i> , Vol. 86, No. 241, 12/20/2021, 72025.
*	SSA	NOTICE: Civil Money Penalties	<i>Federal Register</i> ,

	Adjusted for Inflation.	Vol. 86, No. 246, 12/28/2021, 73839- 73840.	Dec. 28, 2021
*	Treasury, Dept. of (Treasury)	NOTICE: Insurance Marketplace Aggregate Retention Amount for Calendar Year 2022.	<i>Federal Register</i> , Vol. 86, No. 244, 12/23/2021, 73100- 73101.
	Treasury	NOTICE: Comments Requested on Revision to Data Collection Forms Used in Terrorism Risk Insurance Program 2022 Data Call.	<i>Federal Register</i> , Vol. 86, No. 220, 11/18/2021, 64600- 64603.
			Comments Due: Jan. 18, 2022

* Denotes new item in the chart