



July 2019 Regulatory Report

Agencies Finalize Reduced Reporting for Covered Depository Institutions.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are issuing a final rule to implement section 205 of the Economic Growth, Regulatory Relief, and Consumer Protection Act by expanding the eligibility to file the agencies' most streamlined report of condition, the FFIEC 051 Call Report, to include certain insured depository institutions with less than \$5 billion in total consolidated assets that meet other criteria, and establishing reduced reporting on the FFIEC 051 Call Report for the first and third reports of condition for a year. OCC and FRB also are finalizing similar reduced reporting for certain uninsured institutions that they supervise with less than \$5 billion in total consolidated assets that otherwise meet the same criteria. This document also includes a Paperwork Reduction Act notice to further reduce the amount of data required to be reported on the FFIEC 051 Call Report for the first and third calendar quarters, and other related changes. The agencies are committed to exploring further burden reduction and are actively evaluating further revisions to the FFIEC 051 Call Report, consistent with guiding principles developed by the FFIEC. The agencies also are considering ways to simplify the Call Report forms and instructions. The rule is effective **07/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-21/pdf/2019-12985.pdf>. *Federal Register*, Vol. 84, No. 120, 06/21/2019, 29039-29053.

Agencies Finalize Amendments to Regulation CC.

The Bureau of Consumer Financial Protection (CFPB) and the Board of Governors of the Federal Reserve System (FRB) are amending Regulation CC, which implements the Expedited Funds Availability Act (EFA Act), to implement a statutory requirement in the EFA Act to adjust the dollar amounts under the EFA Act for inflation. The Agencies are also amending Regulation CC to incorporate the

Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) amendments to the EFA Act, which include extending coverage to American Samoa, the Commonwealth of the Northern Mariana Islands, and Guam, and making certain other technical amendments. The rule is effective **09/03/2019**, except for the amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229, which are effective **07/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-03/pdf/2019-13668.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31687-31701.

Agencies Finalize Health Reimbursement Arrangements and Other Account-Based Group Health Plans.

The Department of the Treasury (Treasury), the Department of Labor (DOL), and the Department of Health and Human Services (DHHS) issued final rules to expand opportunities for working men and women and their families to access affordable, quality healthcare through changes to rules under various provisions of the Public Health Service Act (PHS Act), the Employee Retirement Income Security Act (ERISA), and the Internal Revenue Code (Code) regarding health reimbursement arrangements (HRAs) and other account-based group health plans. Specifically, the final rules allow integrating HRAs and other account-based group health plans with individual health insurance coverage or Medicare, if certain conditions are satisfied (an individual coverage HRA). The final rules also set forth conditions under which certain HRAs and other account-based group health plans will be recognized as limited excepted benefits. Also, Treasury and the Internal Revenue Service (IRS) are finalizing rules regarding premium tax credit (PTC) eligibility for individuals offered an individual coverage HRA. In addition, the Department of Labor (DOL) is finalizing a clarification to provide assurance that the individual health insurance coverage for which premiums are reimbursed by an individual coverage HRA or a qualified small employer health

reimbursement arrangement (QSEHRA) does not become part of an ERISA plan, provided certain safe harbor conditions are satisfied. Finally, the Department of Health and Human Services (HHS) is finalizing provisions to provide a special enrollment period (SEP) in the individual market for individuals who newly gain access to an individual coverage HRA or who are newly provided a QSEHRA. The goal of the final rules is to expand the flexibility and use of HRAs and other account-based group health plans to provide more Americans with additional options to obtain quality, affordable healthcare. The final rules affect employees and their family members; employers, employee organizations, and other plan sponsors; group health plans; health insurance issuers; and purchasers of individual health insurance coverage. The rules are effective **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-20/pdf/2019-12571.pdf>. *Federal Register*, Vol. 84, No. 119, 06/20/2019, 28888-29027.

Agencies Request Comment on Information Collection.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) announced they seek comment on the information collection titled Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102). The Agencies also gave notice that they sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-25/pdf/2019-13473.pdf>. *Federal Register*, Vol. 84, No. 122, 06/25/2019, 29933-29935.

CFPB Delays Compliance Date and Issues Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.

The Bureau of Consumer Financial Bureau (CFPB) is issuing a final rule to delay the **08/19/2019** compliance date for the mandatory underwriting provisions of the regulation promulgated by CFPB in November 2017 governing Payday, Vehicle Title, and Certain High-Cost Installment Loans (2017 Final Rule or Rule). Compliance with these provisions of the Rule is delayed by 15 months, to **11/19/2020**. CFPB is also making certain conforming changes and corrections to address several clerical and non-

substantive errors it has identified in the Rule. The amendments in the final rule are effective **08/16/2019**, the compliance date is now **11/19/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12307.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 27907-27930.

CFPB Extends Comment Period for HMDA Data Points ANPR.

CFPB issued an advance notice of proposed rulemaking (ANPR) on **05/08/2019** to solicit comments relating to the data points CFPB's October 2015 final rule implementing the Home Mortgage Disclosure Act (HMDA) added to Regulation C or revised to require additional information. The ANPR also solicits comments relating to the requirement that institutions report certain business- or commercial-purpose transactions under Regulation C. The ANPR provided a 60-day comment period that will end on **07/08/2019**. To allow interested persons more time to consider and submit their responses, CFPB has determined that an extension of the comment period until **10/15/2019** is appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-03/pdf/2019-14174.pdf>. *Federal Register*, Vol. 84, No. 128, 07/3/2019, 31746-31747.

CFPB Issues Semiannual Regulatory Agenda.

CFPB published an agenda as part of the Spring 2019 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from **05/01/2019** to **04/30/2020**. The next agenda will be published in fall 2019 and will update this agenda through fall 2020. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-11746.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29730-29733.

CFPB Issues Fair Lending Report.

CFPB issued its seventh Fair Lending Report of the Bureau of Consumer Financial Protection (Fair Lending Report) to Congress. CFPB is committed to ensuring fair access to credit and eliminating discriminatory lending practices. This report

describes CFPB's fair lending activities in prioritization, supervision, enforcement, rulemaking, interagency coordination, and outreach for calendar year 2018. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-08/pdf/2019-14384.pdf>. *Federal Register*, Vol. 84, No. 130, 07/08/2019, 32420-32429.

CFPB Requests Comment on Information Collections.

- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-14/pdf/2019-12585.pdf>. *Federal Register*, Vol. 84, No. 115, 06/14/2019, 27771-27772.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-14/pdf/2019-12586.pdf>. *Federal Register*, Vol. 84, No. 115, 06/14/2019, 27770-27771.
- CFPB announced it seeks comment on the information collection titled Evaluation of Financial Empowerment Training Program. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **08/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-13392.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29503-29504.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings. CFPB also gave notice that it sent the collection to OMB for review.

Comments are due **07/31/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-01/pdf/2019-13974.pdf>. *Federal Register*, Vol. 84, No. 126, 07/01/2019, 31308-31309.

FRB Finalizes Rules Regarding Equal Opportunity.

The Board of Governors of the Federal Reserve System (FRB) is issuing its final rule to revise and expand its equal employment opportunity regulation to adopt recent changes the Equal Employment Opportunity Commission (EEOC) made to its rules. FRB's rule is intended to provide FRB employees, applicants for employment, and others with the same substantive and procedural rights generally guaranteed to others under Title VII of the Civil Rights Act of 1964, the Equal Pay Act, the Age Discrimination in Employment Act, and the Rehabilitation Act and thus to comply with the spirit of those laws. FRB's rule also clarifies provisions related to FRB employees' right to bring a claim before the Merit System Protection Board and the Federal Labor Relations Board. The rule is effective **07/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-11/pdf/2019-11569.pdf>. *Federal Register*, Vol. 84, No. 112, 06/11/2019, 27027-27035.

FRB Proposes Rules Regarding Availability of Information.

FRB is inviting comment on a notice of proposed rulemaking (proposal) that would amend FRB's Rules Regarding Availability of Information. The amendments clarify and update FRB's regulations implementing the Freedom of Information Act and the rules governing the disclosure of confidential supervisory information and other nonpublic information of FRB. Comments are due **08/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12524.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 27976-27990.

FRB Requests Comment on Information Collections.

- FRB announced it seeks comment on the information collection titled Notice of Proposed Stock Redemption. FRB also gave notice that it sent the collection to OMB for review. Comments are due **08/16/2019**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12680.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28047-28048.

- FRB announced it seeks comment on the information collection titled Notice of Proposed Declaration of Dividend. FRB also gave notice that it sent the collection to OMB for review. Comments are due **08/16/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12693.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28049-28051.
- FRB announced it seeks comment on the information collection titled Payments Systems Surveys. FRB also gave notice that it sent the collection to OMB for review. Comments are due **08/20/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-21/pdf/2019-13107.pdf>. *Federal Register*, Vol. 84, No. 120, 06/21/2019, 29203-29204.
- FRB announced it seeks comment on the information collection titled Interagency Policy Statement on Funding and Liquidity Risk Management. FRB also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-25/pdf/2019-13490.pdf>. *Federal Register*, Vol. 84, No. 122, 06/25/2019, 29862-29864.

FRB Issues Semiannual Regulatory Agenda.

FRB issued an agenda under the Regulatory Flexibility Act and FRB's Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the notice during the period **05/01/2019**, through **10/31/2019**. The next agenda will be published in fall 2019. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-11695.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29772-29774.

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

The Federal Deposit Insurance Corporation (FDIC) is adopting a final rule to rescind and remove the "Lending and Investment" regulations because they are unnecessary, redundant, or duplicative of existing FDIC regulations; to amend certain sections of existing FDIC regulations governing real estate lending standards to make them applicable to all insured depository institutions for which the FDIC is the appropriate Federal banking agency; and to rescind and remove "Registration of Residential Mortgage Loan Originators" regulations because supervision and rulemaking authority in this area was transferred to the Consumer Financial Protection Bureau (CFPB) by the Dodd-Frank Act. The rule is effective **07/31/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-01/pdf/2019-13449.pdf>. *Federal Register*, Vol. 84, No. 126, 07/01/2019, 31171-31174.

FDIC Requests Comment on Information Collections.

- FDIC announced it seeks comment on the information collection titled Generic Clearance for Prize Competition Participation. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-25/pdf/2019-13477.pdf>. *Federal Register*, Vol. 84, No. 122, 06/25/2019, 29861-29862.
- FDIC announced it seeks comment on the information collection titled Interagency Charter and Federal Deposit Insurance Application. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-06-27/pdf/2019-13693.pdf>. *Federal Register*, Vol. 84, No. 124, 06/27/2019, 30714-30715.
- FDIC announced it seeks comment on the information collection titled Funding and Liquidity Risk Management. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **08/01/2019**. The

notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-02/pdf/2019-14084.pdf>. *Federal Register*, Vol. 84, No. 127, 07/02/2019, 31591-31592.

FDIC Issues Terminations of Receivership.

FDIC, as Receiver, was charged with the duty of winding up the affairs of former depository institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the final column of the chart in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-14/pdf/2019-12553.pdf>. *Federal Register*, Vol. 84, No. 115, 06/14/2019, 27778-27779.

OCC Requests Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) announced it seeks comment on the information collection titled Interagency Guidance on Asset Securitization Activities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **07/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13006.pdf>. *Federal Register*, Vol. 84, No. 118, 07/19/2019, 28626-28627.
- OCC announced it seeks comment on the information collection titled Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks. OCC also gave notice that it sent the collection to OMB for review. Comments are due **07/19/2019**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-](https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13007.pdf)

[2019-06-19/pdf/2019-13007.pdf](https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13007.pdf). *Federal Register*, Vol. 84, No. 118, 07/19/2019, 28625-28626.

- OCC announced it seeks comment on the information collection titled Disclosure and Reporting of CRA-Related Agreements. OCC also gave notice that it sent the collection to OMB for review. Comments are due **08/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-09/pdf/2019-14543.pdf>. *Federal Register*, Vol. 84, No. 131, 07/09/2019, 32832-32834.
- OCC announced it seeks comment on the information collection titled Margin and Capital Requirements for Covered Swap Entities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **08/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-09/pdf/2019-14544.pdf>. *Federal Register*, Vol. 84, No. 131, 07/09/2019, 32834-32835.

HUD Requests Comment on Information Collections.

- The Department of Housing and Urban Development (HUD) announced it seeks comment on the information collection titled Housing Counseling Training Grant Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **08/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-13019.pdf>. *Federal Register*, Vol. 84, No. 118, 06/19/2019, 28578.
- 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 **09/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-02/pdf/2019-14119.pdf>. *Federal Register*, Vol. 84, No. 127, 07/02/2019, 31614-31615.

- HUD announced it seeks comment on the information collection titled Manufactured Home Construction and Safety Standards Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **08/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-02/pdf/2019-14118.pdf>. *Federal Register*, Vol. 84, No. 127, 07/02/2019, 31613-31614.
- HUD announced it seeks comment on the information collection titled FHA Insured Title I Property Improvement and Manufactured Home Loan Programs. HUD also gave notice that it sent the collection to OMB for review. Comments are due **08/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-03/pdf/2019-14244.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31897.

HUD Announces Vacant Loan Sales.

HUD announced its intention to competitively offer multiple residential reverse mortgage pools consisting of approximately 1,500 reverse mortgage notes secured by properties with a loan balance of approximately \$330 million. The sale will consist of due and payable Secretary-held reverse mortgage loans. The mortgage loans consist of first liens secured by single family, vacant residential properties, where all borrowers are deceased, and no borrower is survived by a nonborrowing spouse. The sale will be held **07/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-08/pdf/2019-14465.pdf>. *Federal Register*, Vol. 84, No. 130, 07/08/2019, 32467-32468.

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 **Kansas, Missouri, Pennsylvania, South Carolina, and Washington**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA

receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12730.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 27970-27973.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Kansas, Massachusetts, Michigan, Minnesota, Nebraska, Nevada, New Jersey, New York, Ohio, Oregon, Virginia, Washington, and Wisconsin**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12792.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28317-28321.
- 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, Michigan, Nebraska, 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-2019-06-19/pdf/2019-12943.pdf>. *Federal Register*, Vol. 84, No. 118, 06/19/2019, 28574-28575.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, Louisiana, New Mexico, North Carolina, Oklahoma, Pennsylvania, South Carolina, 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-2019-07-03/pdf/2019-14176.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31888-31892.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Alabama, Colorado, Florida, Louisiana, Mississippi, South Carolina, South Dakota, Texas, Virginia,** and

Washington. 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-2019-07-03/pdf/2019-14179.pdf>. *Federal Register*, Vol. 84, NO. 128, 07/03/2019, 31892-31894.

- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado, Florida, New Mexico, Oklahoma, Pennsylvania, Tennessee, Texas, 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-2019-07-03/pdf/2019-14180.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31885-31887.
- 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, Kansas, Nevada, Oregon, Texas, 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-2019-07-03/pdf/2019-14182.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31887-31888.

- 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 **Georgia**, **Missouri**, **Montana**, 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-2019-07-05/pdf/2019-14326.pdf>. *Federal Register*, Vol. 84, No. 129, 07/05/2019, 32197-32198.
- 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 **Illinois**, **Missouri**, 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-2019-07-05/pdf/2019-14328.pdf>. *Federal Register*, Vol. 84, No. 129, 07/05/2019, 32193-32194.

- 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 **Iowa**, and **Michigan**. 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-2019-07-05/pdf/2019-14329.pdf>. *Federal Register*, Vol. 84, No. 129, 07/05/2019, 32194-32196.
- 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 state of **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-2019-07-05/pdf/2019-14330.pdf>. *Federal Register*, Vol. 84, No. 129, 07/05/2019, 32196-32197.

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 **Mississippi**, and **South Dakota**. 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 **09/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-11/pdf/2019-12304.pdf>. *Federal Register*, Vol. 84, No. 112, 06/11/2019, 27150-27152.
- 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 **Pennsylvania**. 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 **09/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-11/pdf/2019-12303.pdf>. *Federal Register*, Vol. 84, No. 112, 06/11/2019, 27148-27150.
- 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 **Texas**. 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 **09/16/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12793.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28311-28312.

FEMA Proposes Amendments to NFIP.

FEMA intends to modify the way it pays private insurance companies participating in the Write Your Own (WYO) Program. FEMA seeks comment regarding possible approaches to incorporating actual flood insurance expense data into the payment methodology that FEMA uses to determine the amount of payments to WYO companies. Comments are due **09/06/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-08/pdf/2019-14343.pdf>. *Federal Register*, Vol. 84, No. 130, 07/08/2019, 32371-32379.

OFAC Finalizes Inflation Adjustment of Civil Monetary Penalties.

The Office of Foreign Assets Control (OFAC) issued a final rule to adjust certain civil monetary penalties (CMPs) for inflation pursuant to the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Debt Collection Improvement Act of 1996 and the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The adjustments are effective **06/14/2019**. The notice has been viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-14/pdf/2019-12475.pdf>. *Federal Register*, Vol. 84, No. 115, 06/14/2019, 27714-27719.

OFAC Issues Interim Final Rule on Reporting, Procedures, and Penalties Regulations.

OFAC issued an interim final rule to amend the Reporting, Procedures and Penalties Regulations (the Regulations) to provide updated instructions

and incorporate new requirements for parties filing reports on blocked property, unblocked property, or rejected transactions. In addition, OFAC is revising the licensing procedures section of the Regulations to include information regarding OFAC's electronic license application procedures and to provide additional instructions regarding applications for the release of blocked funds. OFAC also is clarifying the rules governing the availability of information under the Freedom of Information Act (FOIA) for information that is submitted to OFAC pursuant to the Regulations. Finally, OFAC is making numerous technical and conforming edits throughout the Regulations. The interim final rule is effective **06/21/2019**, comments are due **07/22/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-21/pdf/2019-13163.pdf>. *Federal Register*, Vol. 84, No. 120, 06/21/2019, 29055-29062.

Treasury Establishes Pricing for United States Mint Numismatic Products.

The Department of the Treasury (Treasury) is announcing pricing for new United States Mint numismatic products in accordance with the table in the notices. The notices may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12652.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28128.

<https://www.govinfo.gov/content/pkg/FR-2019-06-20/pdf/2019-13096.pdf>. *Federal Register*, Vol. 84, No. 119, 06/20/2019, 28886.

Treasury Finalizes Statutory Expansion of Electing Small Business Trusts with Nonresident Aliens as Potential Current Beneficiaries.

Treasury issued final regulations regarding the statutory expansion of the class of permissible potential current beneficiaries (PCBs) of an electing small business trust (ESBT) to include nonresident aliens (NRAs). In particular, the final regulations ensure that the income of an S corporation will continue to be subject to U.S. Federal income tax when an NRA is a deemed owner of a grantor trust that elects to be an ESBT. The regulations are effective **06/18/2019**, the regulations are applicable **12/31/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12639.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28214-28216.

Treasury Finalizes Self-Employment Tax Treatment of Partners in a Partnership That Owns a Disregarded Entity.

Treasury issued final regulations that clarify the employment tax treatment of partners in a partnership that owns a disregarded entity. These regulations affect partners in a partnership that owns a disregarded entity. The regulations are effective **07/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-02/pdf/2019-14121.pdf>. *Federal Register*, Vol. 84, No. 127, 07/02/2019, 31478-31480.

Treasury Finalizes Use of Truncated Taxpayer Identification Numbers on Forms W-2, Wage and Tax Statement.

Treasury issued final regulations under sections 6051 and 6052 of the Internal Revenue Code (Code). To aid employers' efforts to protect employees from identity theft, these regulations amend existing regulations to permit employers to voluntarily truncate employees' social security numbers (SSNs) on copies of Forms W-2, Wage and Tax Statement, that are furnished to employees so that the truncated SSNs appear in the form of IRS truncated taxpayer identification numbers (TTINs). These regulations also amend the regulations under section 6109 to clarify the application of the truncation rules to Forms W-2 and to add an example illustrating the application of these rules. Additionally, these regulations delete obsolete provisions and update cross references in the regulations under sections 6051 and 6052. These regulations affect employers who are required to furnish Forms W-2 and employees who receive Forms W-2. The rule is effective **07/03/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-07-03/pdf/2019-11500.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31717-31721.

Treasury Proposes Regulations Regarding Multiple Employer Plans.

Treasury proposed regulations relating to the tax qualification of plans maintained by more than one employer. These plans, maintained pursuant to section 413(c) of the Internal Revenue Code (Code), are often referred to as multiple employer plans or MEPs. The proposed regulations would provide an exception, if certain requirements are met, to the application of the "unified plan rule" for a defined

contribution MEP in the event of a failure by an employer participating in the plan to satisfy a qualification requirement or to provide information needed to determine compliance with a qualification requirement. These proposed regulations would affect MEPs, participants in MEPs (and their beneficiaries), employers participating in MEPs, and MEP plan administrators. Comments are due **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-03/pdf/2019-14123.pdf>. *Federal Register*, Vol. 84, No. 128, 07/03/2019, 31777-31795.

Treasury Requests Comment on Information Collections.

- Treasury announced it seeks comment on the information collection titled Directed Withholding and Deposit Verification, Central Withholding Agreement, and Application for Central Withholding Agreement Less than \$10,000. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-21/pdf/2019-13210.pdf>. *Federal Register*, Vol. 84, No. 120, 06/21/2019, 29283-29284.
- Treasury announced it seeks comment on the information collection titled Form 1099 MISC—Miscellaneous Income. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **07/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-13348.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29586-29589.
- Treasury announced it seeks comment on the information collection titled Request for Payment of Reissue of U.S. Savings Bonds Deposited in Safekeeping. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **07/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-26/pdf/2019-13517.pdf>. *Federal Register*, Vol. 84, No. 123, 06/26/2019, 30309-30310.

- Treasury announced it seeks comment on the information collection titled Terrorism Risk Insurance Program—Rebuttal of Control Submissions under the Terrorism Risk Insurance Act. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-26/pdf/2019-13599.pdf>. *Federal Register*, Vol. 84, No. 123, 06/26/2019, 30310.
- Treasury announced it seeks comment on the information collection titled Application Forms for U.S. Department of the Treasury Stored Value Card (SVC) Program. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-28/pdf/2019-13780.pdf>. *Federal Register*, Vol. 84, No. 125, 06/28/2019, 31141.
- Treasury announced it seeks comment on the information collection titled FHA New Account Request, Transition Request, and Transfer Request. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **08/27/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-28/pdf/2019-13782.pdf>. *Federal Register*, Vol. 84, No. 125, 06/28/2019, 31140-31141.

Treasury Issues Semiannual Regulatory Agenda.

Treasury published an agenda as part of the Spring 2019 Unified Agenda of Federal Regulatory and Deregulatory Actions. The next agenda will be published in fall 2019 and will update this agenda through fall 2020. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-11942.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29682-29683.

FHFA Issues Correction to Uniform Mortgage-Backed Security Final Rule.

The Federal Housing Finance Agency (FHFA) issued a notice to correct the preamble of the final rule that was published in the *Federal Register* on **03/05/2019**, entitled "Uniform Mortgage-Backed

Security." In that preamble, FHFA incorrectly stated that data on servicer performance is included in quarterly Prepayment Monitoring Reports (PMRs). The correction is effective **06/18/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12880.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28202.

FHFA Announces Replacement for ARM Index.

FHFA recently discontinued publication of its monthly index for adjustable rate mortgage loans, known as the National Average Contract Mortgage Rate for the Purchase of Previously Occupied Homes by Combined Lenders, due to dwindling participation by mortgage originators in the Agency's Monthly Survey of Rates and Terms on Conventional One-Family Non-farm Mortgage Loans, on which the index had been based. By the notice, FHFA is designating a replacement index, to be called "PMMS+." The replacement index will be an adjusted version of Freddie Mac's Primary Mortgage Market Survey 30-Yr FRM, and will take effect immediately. FHFA intends to publish the PMMS+ Index value monthly and on approximately the same schedule as it has been publishing the existing index. FHFA is soliciting public comments on its designation of the replacement index and will consider any comments received before finalizing its decision about the successor index. Comments are due **09/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-09/pdf/2019-14475.pdf>. *Federal Register*, Vol. 84, No. 131, 07/09/2019, 32738-32742.

SBA Announces Microloan Program Survey.

The Small Business Administrations (SBA) is conducting a study of microenterprise participation. SBA has created a survey to be completed by SBA Microloan Intermediaries (Intermediaries) and entities that are eligible to become Intermediaries, but do not currently participate. The survey will be available for approximately 45 days after publication in the *Federal Register*. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12699.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28122-28123.

SBA Proposes Amendments to Calculation of Annual Average Receipts.

SBA proposes to modify its method for calculating annual average receipts used to prescribe size standards for small businesses. Specifically, consistent with a recent amendment to the Small Business Act, SBA proposes to change its regulations on the calculation of annual average receipts for all receipts-based SBA size standards and other agencies' proposed size standards for service-industry firms from a 3-year averaging period to a 5-year averaging period. Comments are due **08/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-12754.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29399-29413.

SBA Issues Semiannual Regulatory Agenda.

SBA published an agenda as part of the Spring 2019 Unified Agenda of Federal Regulatory and Deregulatory Actions. The next agenda will be published in fall 2019 and will update this agenda through fall 2020. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-11728.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29706-29710.

FSA Finalizes Emergency Conservation Program.

The Farm Service Agency (FSA) is amending Emergency Conservation Program (ECP) regulations to add wildfires as an eligible natural disaster, expand eligibility requirements, increase the maximum payment amount certain participants may receive, provide cost-share for fence repair and replacement, and provide certain cost-share payments more expeditiously than was previously authorized under ECP. In addition, this rule makes minor changes related to the Emergency Forest Restoration Program (EFRP). The regulations are effective **07/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-10/pdf/2019-14346.pdf>. *Federal Register*, Vol. 84, No. 132, 07/10/2019, 32839-32841.

FCIC Finalizes Catastrophic Risk Protection Endorsement.

The Federal Crop Insurance Corporation (FCIC) finalized amendments to the Catastrophic Risk Protection Endorsement, the Area Risk Protection

Insurance (ARPI) Basic Provisions, and the Common Crop Insurance Policy (CCIP) Basic Provisions to implement the changes mandated by the Agriculture Improvement Act of 2018 (commonly referred to as the 2018 Farm Bill). This rule revises the provisions regarding the catastrophic administrative fee, actual production history (APH) yield, crop production on native sod, and the definition of veteran farmer or rancher. In addition to the 2018 Farm Bill required changes, FCIC is changing provisions for premium offsets, electronic delivery of policy changes, and assigned yields. The changes to the policy made in the rule are applicable for the 2020 crop year for crops with a contract change date on or after **06/30/2019**. For all crops the changes to the policy made in this rule are applicable for the 2021 and succeeding crop years. Comments are due **08/27/2019**. The rule is effective **06/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-28/pdf/2019-13686.pdf>. *Federal Register*, Vol. 84, No. 125, 06/28/2019, 30857-30862.

CCC Finalizes Dairy Margin Coverage Program Rules.

The Commodity Credit Corporation (CCC) finalized a rule implementing the requirements of the dairy programs administered by the Farm Service Agency (FSA) on behalf of CCC. The Dairy Margin Coverage (DMC) Program, as authorized by the Agriculture Improvement Act of 2018 (2018 Farm Bill), replaces the Margin Protection Program (MPP-Dairy) for dairy producers and retains much of the structure of MPP-Dairy. DMC is a margin-based support program for dairy producers that provides risk management coverage that will pay producers when the difference between the national price of milk and the national estimated cost of feed (the margin) falls below a certain level. The rule also extends the Dairy Indemnity Payment Program (DIPP) through 2023 and amends the regulations to incorporate a specific period of time for which claims for the same loss will be eligible for indemnification under DIPP. The final rule is effective **06/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12998.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28171-28185.

CCC Finalizes Amendments to Export Credit Guarantee Program and Facility Guarantee Program Certifications.

CCC issued a final rule modifying the certifications required to qualify to participate in the Export Credit Guarantee (GSM-102) Program and the Facility Guarantee Program (FGP) to make them consistent with Governmentwide debarment and suspension guidelines and U.S. Department of Agriculture requirements. Specifically, CCC is eliminating the requirement for participants to make certain certifications with respect to affiliates. The rule is effective **06/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12581.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28185-28186.

FTC Finalizes Amendments to Military Credit Monitoring.

The Federal Trade Commission (FTC) issued a final rule to implement the credit monitoring provisions applicable to active duty military consumers in section 302 of the Economic Growth, Regulatory Relief, and Consumer Protection Act, which amends the Fair Credit Reporting Act (FCRA). That section requires nationwide consumer reporting agencies (NCRAs) to provide a free electronic credit monitoring service to active duty military consumers, subject to certain conditions. The final rule defines "electronic credit monitoring service," "contact information," "material additions or modifications to the file of a consumer," and "appropriate proof of identity," among other terms. It also contains requirements on how NCRAs must verify that an individual is an active duty military consumer. Further, the final rule contains restrictions on the use of personal information and on communications surrounding enrollment in the electronic credit monitoring service. The rule is effective **07/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-01/pdf/2019-13598.pdf>. *Federal Register*, Vol. 84, No. 162, 07/01/2019, 31180-31192.

SEC Finalizes Amendments to Auditor Independence.

The Securities and Exchange Commission (SEC) is adopting amendments to its auditor independence rules to refocus the analysis that must be conducted to determine whether an auditor is independent when the auditor has a lending relationship with

certain shareholders of an audit client at any time during an audit or professional engagement period. The amendments focus the analysis on beneficial ownership rather than on both record and beneficial ownership; replace the existing 10 percent bright-line shareholder ownership test with a "significant influence" test; add a "known through reasonable inquiry" standard with respect to identifying beneficial owners of the audit client's equity securities; and exclude from the definition of "audit client," for a fund under audit, any other funds, that otherwise would be considered affiliates of the audit client under the rules for certain lending relationships. The amendments will more effectively identify debtor-creditor relationships that could impair an auditor's objectivity and impartiality, as opposed to certain more attenuated relationships that are unlikely to pose such threats, and thus will focus the analysis on those borrowing relationships that are important to investors. The rule is effective **10/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-07-05/pdf/2019-13429.pdf>. *Federal Register*, Vol. 84, No. 129, 07/05/2019, 32040-32060.

FCC Issues Declaratory Ruling on Methods to Target Unlawful Robocalls.

The Federal Communications Commission (FCC) issued a notice clarifying that voice service providers may offer consumers programs to block unwanted calls through analytics (call-blocking programs) on an informed opt-out basis and may block calls from numbers not in a consumer's contact list (white-list programs). FCC also reminds voice service providers that protecting emergency communications is paramount. Finally, FCC directs the Consumer and Governmental Affairs Bureau (CGB), in consultation with the Wireline Competition Bureau (WCB) and Public Safety and Homeland Security Bureau (PSHSB), to prepare two reports on the state of deployment of advanced methods and tools to eliminate such calls. The declaratory ruling is effective **06/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-13270.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29387-29389.

FCC Proposes Advanced Methods to Target and Eliminate Unlawful Robocalls.

FCC proposes revisions to its rules implementing the Telephone Consumer Protection Act and seeks

comment on issues pertaining to the implementation of SHAKEN/STIR. FCC proposes: A safe harbor for call-blocking programs targeting unauthenticated calls, which may be potentially spoofed; safeguards to ensure that the most important calls are not blocked; and to require voice service providers to implement the SHAKEN/STIR Caller ID Authentication framework, in the event major voice service providers have failed to do so by the end of this year. Comments are due **07/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-13320.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29478-29482.

FCC Issues Semiannual Regulatory Agenda.

FCC published an agenda as part of the Spring 2019 Unified Agenda of Federal Regulatory and Deregulatory Actions. The next agenda will be published in fall 2019 and will update this agenda through fall 2020. Publication of this agenda is in accordance with the Regulatory Flexibility Act (5 U.S.C. 601 et seq.). The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-24/pdf/2019-11752.pdf>. *Federal Register*, Vol. 84, No. 121, 06/24/2019, 29742-29769.

NCUA Proposes Delay of Effective Date of Risk-Based Capital Rule.

The National Credit Union Administration (NCUA) issued a proposed rule that would delay the effective date of 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 of both rules to **01/01/2022**. This proposed delay would allow the NCUA Board additional time to holistically and comprehensively evaluate capital standards for federally insured credit unions. The proposed delay would also provide covered credit unions and NCUA with additional time to prepare for the rule's implementation. During the extended delay period, NCUA's current Prompt Corrective Action (PCA) requirements would remain in effect. Comments are due **07/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-26/pdf/2019-13589.pdf>. *Federal Register*, Vol. 84, No. 123, 06/26/2019, 30048-30050.

NCUA Requests Comment on Information Collections.

- NCUA announced it seeks comment on the information collection titled Borrowed Funds from Natural Persons, 12 CFR 701.38. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **07/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12744.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28102-28103.
- NCUA announced it seeks comment on the information collection titled Central Liquidity Facility, 12 CFR part 725. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **08/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-17/pdf/2019-12747.pdf>. *Federal Register*, Vol. 84, No. 116, 06/17/2019, 28101-28102.

VA Requests Comment on Information Collections.

- The Department of Veterans Affairs (VA) announced it seeks comment on the information collection titled Supplement to VA Forms 21P-4706b, 21P-4706c and 21P-4718a. VA also gave notice that it sent the collection to OMB for review. Comments are due **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-18/pdf/2019-12873.pdf>. *Federal Register*, Vol. 84, No. 117, 06/18/2019, 28395-28396.
- VA announced it seeks comment on the information collection titled Supplement to Financial Counseling Statement. VA also gave notice that it sent the collection to OMB for review. Comments are due **08/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-19/pdf/2019-12947.pdf>. *Federal Register*, Vol. 84, No. 118, 06/19/2019, 28627-28628.
- VA announced it seeks comment on the information collection titled Request for Determination of Loan Guaranty Eligibility—

Unmarried Surviving Spouses. VA also gave notice that it sent the collection to OMB for review. Comments are due **07/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-06-25/pdf/2019-13428.pdf>. *Federal Register*, Vol. 84, No. 122, 06/25/2019, 29936.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/know-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
*	CFPB EXTENSION: Regulation C Data Points.	<i>Federal Register</i> , Vol. 84, No. 89, 05/08/2019, 20049- 20053. <i>Federal Register</i> , Vol. 84, No. 128, 07/3/2019, 31746- 31747.	Jul. 08, 2019 New Comment Due Date: Oct. 15, 2019
CFPB	Plan for Review of Rules.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21732- 21733.	Jul. 15, 2019
CFPB	NOTICE: Truth In Lending Act (Regulation Z) 12 CFR 1026.	<i>Federal Register</i> , Vol. 84, No. 102, 05/28/2019, 24498- 24499.	Jul. 29, 2019
*	CFPB NOTICE: Generic Information Collection Plan for Studies of Consumers Using Controlled Trials in Field and Economic Laboratory Settings.	<i>Federal Register</i> , Vol. 84, No. 126, 07/01/2019, 31308- 31309.	Jul. 31, 2019
CFPB	NOTICE: Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26652- 26653.	Aug. 06, 2019
*	CFPB NOTICE: Generic Information Collection Plan for the Development and Testing of Disclosures and Related Materials.	<i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27771- 27772.	Aug. 13, 2019
*	CFPB NOTICE: Generic Information Collection Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms.	<i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27770- 27771.	Aug. 13, 2019

	CFPB	Debt Collection Practices.	<i>Federal Register</i> , Vol. 84, No. 98, 05/21/2019, 23274- 23418.	Aug. 19, 2019
*	CFPB	NOTICE: Evaluation of Financial Empowerment Training Program.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29503- 29504.	Aug. 23, 2019
*	Federal Communications Commission (FCC)	Advanced Methods to Target and Eliminate Unlawful Robocalls.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29478- 29482.	Jul. 24, 2019
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 84, No. 127, 07/02/2019, 31591- 31592.	Aug. 01, 2019
	FDIC	Technical Assistance Offerings and Delivery.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26681- 26683.	Aug. 06, 2019
*	FDIC	NOTICE: Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933- 29935.	Aug. 26, 2019
*	FDIC	NOTICE: Generic Clearance for Prize Competition Participation.	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29861- 29862.	Aug. 26, 2019
*	FDIC	NOTICE: Interagency Charter and Federal Deposit Insurance Application.	<i>Federal Register</i> , Vol. 84, No. 124, 06/27/2019, 30714- 30715.	Aug. 26, 2019
	Federal Housing Finance Agency (FHFA)	NOTICE: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24783- 24796.	Jul. 29, 2019
	Federal Reserve Board (FRB)	Control and Divestiture Proceedings.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21634- 21666.	Jul. 15, 2019
	FRB	Modifications of Payment Services.	<i>Federal Register</i> , Vol. 84, No. 95, 05/16/2019, 22123- 22129.	Jul. 15, 2019
*	FRB	Availability of Information.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27976-	Aug. 16, 2019

		27990.	
*	FRB	NOTICE: Notice of Proposed Stock Redemption.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28047-28048.
*	FRB	NOTICE: Notice of Proposed Declaration of Dividend.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28049-28051.
*	FRB	NOTICE: Payments Systems Surveys.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29203-29204.
*	FRB	NOTICE: Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933-29935.
*	FRB	NOTICE: Interagency Policy Statement on Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29862-29864.
	Federal Trade Commission (FTC)	Standards for Safeguarding Customer Information. EXTENSION: Standards for Safeguarding Customer Information.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13158-13177. <i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24049-24050.
	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Information Sharing Between Government Agencies and Financial Institutions.	<i>Federal Register</i> , Vol. 84, No. 88, 05/07/2019, 19999-20001.
	Housing and Urban Development, Dept. of (HUD)	NOTICE: Requisition for Disbursement of Sections 202 & 811 Capital Advance/Loan Funds.	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23579-23580.
	HUD	NOTICE: Single Family Insurance Premium Collection Subsystem—Upfront (Lender Assistance).	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23580.
	HUD	NOTICE: Comprehensive Transactional Forms Supporting FHA's Section 242 Mortgage Insurance Program for Hospitals.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 24167-24169.

*	HUD	NOTICE: Manufactured Home Construction and Safety Standards Program.	<i>Federal Register</i> , Vol. 84, No. 127, 07/02/2019, 31613-31614.	Aug. 01, 2019
*	HUD	NOTICE: FHA Insured Title I Property Improvement and Manufactured Home Loan Programs.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31897.	Aug. 02, 2019
*	HUD	NOTICE: Housing Counseling Training Grant Program.	<i>Federal Register</i> , Vol. 84, No. 118, 06/19/2019, 28578.	Aug. 05, 2019
*	HUD	NOTICE: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Program.	<i>Federal Register</i> , Vol. 84, No. 127, 07/02/2019, 31614-31615.	Sep. 03, 2019
*	National Credit Union Administration (NCUA)	NOTICE: Borrowed Funds from Natural Persons, 12 CFR 701.38.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28102-28103.	Jul. 17, 2019
*	NCUA	Delay of Effective Date of Risk-Based Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 123, 06/26/2019, 30048-30050.	Jul. 26, 2019
	NCUA	Public Unit and Nonmember Shares.	<i>Federal Register</i> , Vol. 84, No. 104, 05/30/2019, 25018-25022.	Jul. 29, 2019
	NCUA	NOTICE: NCUA Call Report and Profile.	<i>Federal Register</i> , Vol. 84, No. 103, 05/29/2019, 24826-24827.	Jul. 29, 2019
*	NCUA	NOTICE: Central Liquidity Facility, 12 CFR part 725.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28101-28102.	Aug. 16, 2019
	Office of the Comptroller of the Currency (OCC)	NOTICE: Regulation E—Electronic Fund Transfer Act and Regulation Z—Truth in Lending Act.	<i>Federal Register</i> , Vol. 84, No. 97, 05/20/2019, 22931-22933.	Jul. 19, 2019
*	OCC	NOTICE: Interagency Guidance on Asset Securitization Activities.	<i>Federal Register</i> , Vol. 84, No. 118, 07/19/2019, 28626-28627.	Jul. 19, 2019
*	OCC	NOTICE: Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.	<i>Federal Register</i> , Vol. 84, No. 118, 07/19/2019, 28625-28626.	Jul. 19, 2019

*	OCC	NOTICE: Disclosure and Reporting of CRA-Related Agreements.	<i>Federal Register</i> , Vol. 84, No. 131, 07/09/2019, 32832-32834.	Aug. 08, 2019
*	OCC	NOTICE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 131, 07/09/2019, 32834-32835.	Aug. 08, 2019
*	OCC	NOTICE: Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29933-29935.	Aug. 26, 2019
	Small Business Administration (SBA)	Women-Owned Small Business and Economically Disadvantaged Women-Owned Small Business Certification.	<i>Federal Register</i> , Vol. 84, No. 93, 05/14/2019, 21256-21267.	Jul. 15, 2019
*	SBA	Amendments to Calculation of Annual Average Receipts.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29399-29413.	Aug. 23, 2019
*	Treasury, Dept. of (Treasury)	NOTICE: Form 1099 MISC—Miscellaneous Income.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29586-29589.	Jul. 24, 2019
*	Treasury	NOTICE: Request for Payment of Reissue of U.S. Savings Bonds Deposited in Safekeeping.	<i>Federal Register</i> , Vol. 84, No. 123, 06/26/2019, 30309-30310.	Jul. 26, 2019
	Treasury	NOTICE: Reverse Like-Kind Exchanges.	<i>Federal Register</i> , Vol. 84, No. 111, 06/10/2019, 26935.	Aug. 09, 2019
*	Treasury	NOTICE: Directed Withholding and Deposit Verification, Central Withholding Agreement, and Application for Central Withholding Agreement Less than \$10,000.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29283-29284.	Aug. 20, 2019
*	Treasury	NOTICE: Terrorism Risk Insurance Program—Rebuttal of Control Submissions under the Terrorism Risk Insurance Act.	<i>Federal Register</i> , Vol. 84, No. 123, 06/26/2019, 30310.	Aug. 26, 2019
*	Treasury	NOTICE: Application Forms for U.S. Department of the Treasury Stored Value Card	<i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 31141.	Aug. 27, 2019

	(SVC) Program.		
*	Treasury	NOTICE: FHA New Account Request, Transition Request, and Transfer Request.	<i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 31140-31141. Aug. 27, 2019
	Treasury	Withholding on Certain Distributions Under Section 3405(a) and (b).	<i>Federal Register</i> , Vol. 84, No. 105, 05/31/2019, 25209-25212. Aug. 29, 2019
*	Treasury	Multiple Employer Plans.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31777-31795. Oct. 01, 2019
*	Veterans Affairs, Dept. of (VA)	NOTICE: Request for Determination of Loan Guaranty Eligibility—Unmarried Surviving Spouses.	<i>Federal Register</i> , Vol. 84, No. 122, 06/25/2019, 29936. Jul. 25, 2019
*	VA	NOTICE: Supplement to VA Forms 21P- 4706b, 21P-4706c and 21P-4718a.	<i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28395-28396. Aug. 19, 2019
*	VA	NOTICE: Supplement to Financial Counseling Statement.	<i>Federal Register</i> , Vol. 84, No. 118, 06/19/2019, 28627-28628. Aug. 19, 2019

Final Rules and Effective Dates

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

		45697.	Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
*	CFPB	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29730-29733. Issued: Jun. 24, 2019
*	CFPB	Fair Lending Report.	<i>Federal Register</i> , Vol. 84, No. 130, 07/08/2019, 32420-32429. Issued: Jul. 08, 2019
*	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	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)	Miscellaneous Conservation Provisions.	<i>Federal Register</i> , Vol. 84, No. 87, 05/06/2019, 19699-19703. May 06, 2019 Comments due: Jul. 05, 2019
*	CCC	Dairy Margin Coverage Program Rules.	<i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28171-28185. Jun. 13, 2019
*	CCC	Export Credit Guarantee Program and Facility Guarantee Program Certifications.	<i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28185-28186. Jun. 18, 2019
	Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311. Dec. 31, 2019

Farm Credit Administration (FCA)	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.	FCA will publish a notice of the effective date in the <i>Federal Register</i> .
FCA	Statement on Regulatory Burden.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21693-21698.	Published: May 15, 2019
FCA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
* Farm Service Agency (FSA)	Emergency Conservation Program.	<i>Federal Register</i> , Vol. 84, No. 132, 07/10/2019, 32839-32841.	Jul. 01, 2019
* Federal Communications Commission (FCC)	Declaratory Ruling on Methods to Target Unlawful Robocalls.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29387-29389.	Jun. 07, 2019
* FCC	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29742-29769.	Issued: Jun. 24, 2019
* Federal Crop Insurance Corporation (FCIC)	Catastrophic Risk Protection Endorsement.	<i>Federal Register</i> , Vol. 84, No. 125, 06/28/2019, 30857-30862.	Jun. 30, 2019 Comments Due: Aug. 27, 2019
* Federal Deposit Insurance Corporation (FDIC)	Termination of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27778-27779.	Issued: Jun. 14, 2019
FDIC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
FDIC	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975-25978.	Jul. 05, 2019
* FDIC	Reduced Reporting for Covered Depository Institutions.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29039-29053.	Jul. 22, 2019
* FDIC	Removal of Transferred OTS Regulations Regarding	<i>Federal Register</i> , Vol. 84, No. 126,	Jul. 31, 2019

	Lending and Investment.	07/01/2019, 31171-31174.	
*	Federal Housing Finance Agency (FHFA)	CORRECTION: Uniform Mortgage-Backed Security Final Rule.	<i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28202. Jun. 18, 2019
*	FHFA	Replacement for ARM Index.	<i>Federal Register</i> , Vol. 84, No. 131, 07/09/2019, 32738-32742. Issued: Jul. 09, 2019 Comments Due: Sep. 09, 2019
	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)	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879. Apr. 01, 2019 New Effective Date: Jul. 01, 2019
	FRB	Repeal of SAFE Act Regulations.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21691-21692. Jun. 14, 2019
*	FRB	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29772-29774. Issued: Jun. 24, 2019
	FRB	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975. Jul. 01, 2019
	FRB	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975-25978. Jul. 05, 2019
*	FRB	Rules Regarding Equal Opportunity.	<i>Federal Register</i> , Vol. 84, No. 112, 06/11/2019, 27027-27035. Jul. 11, 2019
	FRB	NOTICE: Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities.	<i>Federal Register</i> , Vol. 84, No. 94, 05/15/2019, 21778-21779. Jul. 15, 2019

	FRB	NOTICE: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN.	<i>Federal Register</i> , Vol. 84, No. 96, 05/17/2019, 22494-22495.	Jul. 16, 2019
*	FRB	Reduced Reporting for Covered Depository Institutions.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29039-29053.	Jul. 22, 2019
	Federal Trade Commission (FTC)	Rescinding Model Forms and Disclosures.	<i>Federal Register</i> , Vol. 84, No. 99, 05/22/2019, 23471-23486.	May 22, 2019
*	FTC	Military Credit Monitoring.	<i>Federal Register</i> , Vol. 84, No. 162, 07/01/2019, 31180-31192.	Jul. 31, 2019
	Financial Crimes Enforcement Network (FinCEN)	Innovation Hours Program.	<i>Federal Register</i> , Vol. 84, No. 104, 05/30/2019, 25120-25122.	May 30, 2019
*	Health and Human Services, Dept. of (DHHS)	Health Reimbursement Arrangements and Other Account-Based Group Health Plans.	<i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027.	Aug. 19, 2019
	Housing and Urban Development, Dept. of (HUD)	Debenture Interest Rates.	<i>Federal Register</i> , Vol. 84, No. 92, 05/13/2019, 20905-20906.	Issued: 05/13/2019
*	HUD	Vacant Loan Sales.	<i>Federal Register</i> , Vol. 84, No. 130, 07/08/2019, 32467-32468.	Sale: Jul. 24, 2019
*	Labor, Dept. of (DOL)	Health Reimbursement Arrangements and Other Account-Based Group Health Plans.	<i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28888-29027.	Aug. 19, 2019
	National Credit Union Administration (NCUA)	Requirements for Insurance. CORRECTION: Requirements for Insurance.	<i>Federal Register</i> , Vol. 83, No. 37, 02/23/2018, 7954-7964. <i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-	Mar. 26, 2018 except for the addition of §741.13, which is effective from Mar. 26, 2018 , until Dec. 31, 2022 Mar. 26, 2018

	CORRECTION: Requirements for Insurance.	10784. <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	Apr. 06, 2018
NCUA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	Jan. 01, 2020
Office of the Comptroller of the Currency (OCC)	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	Apr. 01, 2019 New Effective Date: Jul. 01, 2019
OCC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
OCC	Home Owners' Loan Act.	<i>Federal Register</i> , Vol. 84, No. 101, 05/24/2019, 23991-24007.	Jul. 01, 2019
OCC	Liquidity Coverage Ratio Rule.	<i>Federal Register</i> , Vol. 84, No. 108, 06/05/2019, 25975-25978.	Jul. 05, 2019
* OCC	Reduced Reporting for Covered Depository Institutions.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29039-29053.	Jul. 22, 2019
* Office of Foreign Assets Control (OFAC)	Inflations Adjustment of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 115, 06/14/2019, 27714-27719.	Jun. 14, 2019
* OFAC	INTERIM FINAL RULE: Reporting, Procedures, and Penalties Regulations.	<i>Federal Register</i> , Vol. 84, No. 120, 06/21/2019, 29055-29062.	Jun. 21, 2019 Comments Due: Jul. 22, 2019
Rural Housing Service (RHS)	NOTICE: Request for Applications for Loan	<i>Federal Register</i> , Vol. 82, No. 244,	Applications accepted until:

	Guarantees Under the Guaranteed Rural Rental Housing Program.	12/21/2017, 60579-60584.	Dec. 31, 2021
	Rural Utility Service (RUS)	NOTICE: Section 313A Guarantees for Bonds and Notes.	<i>Federal Register</i> , Vol. 84, No. 76, 04/19/2019, 16457-16461.
*	Securities and Exchange Commission (SEC)	Amendments to Auditor Independence.	<i>Federal Register</i> , Vol. 84, No. 129, 07/05/2019, 32040-32060.
	Small Business Administration (SBA)	Express Bridge Loan Pilot Program.	Available: Oct. 16, 2017 through Sep. 30, 2020
		Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922. May 07, 2018
*	SBA	Microloan Program Survey.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 28122-28123. Issued: Jun. 17, 2019
*	SBA	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 84, No. 121, 06/24/2019, 29706-29710. Issued: Jun. 24, 2019
	SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022. Available: Jul. 19, 2018 Through Jul. 20, 2020
	Social Security Administration (SSA)	Initial Enrollment Period for Electronic Consent Based Social Security Number Verification Service.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26712-26713. Enrollment Period from Jul. 17, 2019 through Jul. 31, 2019
	Treasury, Dept. of (Treasury)	Certain Transfers of Property to Regulated Investment Companies and Real Estate Investment Trusts.	<i>Federal Register</i> , Vol. 84, No. 110, 06/07/2019, 26559-26565. Jun. 07, 2019
*	Treasury	Statutory Expansion of Electing Small Business Trusts with Nonresident Aliens as Potential Current Beneficiaries.	<i>Federal Register</i> , Vol. 84, No. 117, 06/18/2019, 28214-28216. Jun. 18, 2019
*	Treasury	Pricing for United States Mint	<i>Federal Register</i> , Jun. 17, 2019

	Numismatic Products.	Vol. 84, No. 116, 06/17/2019, 28128. <i>Federal Register</i> , Vol. 84, No. 119, 06/20/2019, 28886.	Jun. 20, 2019
*	Treasury	Semiannual Regulatory Agenda.	Issued: Jun. 24, 2019
*	Treasury	Self-Employment Tax Treatment of Partners in a Partnership That Owns a Disregarded Entity.	Jul. 02, 2019
*	Treasury	Truncated Taxpayer Identification Numbers on Forms W-2, Wage and Tax Statement.	Jul. 03, 2019
*	Treasury	Health Reimbursement Arrangements and Other Account-Based Group Health Plans.	Aug. 19, 2019

*Denotes new item in the chart