



November 2019 Regulatory Report

Agencies Finalize Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.

The Bureau of Consumer Financial Protection (CFPB), the Board of Governors of the Federal Reserve System (FRB), and the Office of the Comptroller of the Currency (OCC) are finalizing amendments to the official interpretations for their regulations that implement section 129H of the Truth in Lending Act (TILA). Section 129H of TILA establishes special appraisal requirements for "higher-risk mortgages," termed "higher-priced mortgage loans" or "HPMLs" in the agencies' regulations. The Agencies issued joint final rules implementing these requirements, effective **01/18/2014**. The Agencies' rules exempted, among other loan types, transactions of \$25,000 or less, and required that this loan amount be adjusted annually based on any annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, OCC, FRB, and CFPB will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage increase in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the CPI-W in effect as of **06/01/2019**, the exemption threshold will increase from \$26,700 to \$27,200, effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-30/pdf/2019-21559.pdf>. *Federal Register*, Vol. 84, No. 210, 10/30/2019, 58013-58017.

Agencies Finalize Amendments to Consumer Leasing.

The Bureau of Consumer Financial Protection (CFPB), and the Board of Governors of the Federal Reserve System (FRB) are finalizing amendments to the official interpretations and commentary for the agencies' regulations that implement the Consumer Leasing Act (CLA). The Dodd-Frank Wall Street

Reform and Consumer Protection Act (Dodd-Frank Act) amended the CLA by requiring that the dollar threshold for exempt consumer leases be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, FRB and CFPB will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of **06/01/2019**, the exemption threshold will increase from \$57,200 to \$58,300 effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-30/pdf/2019-21554.pdf>. *Federal Register*, Vol. 84, No. 210, 10/30/2019, 58017-58020.

Agencies Finalize Amendments to Truth in Lending.

The Bureau of Consumer Financial Protection (CFPB), and the Board of Governors of the Federal Reserve System (FRB) are publishing final rules amending the official interpretations and commentary for the agencies' regulations that implement the Truth in Lending Act (TILA). The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended TILA by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, FRB and CFPB will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if

the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of **06/01/2019**, the exemption threshold will increase from \$57,200 to \$58,300 effective **01/01/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-30/pdf/2019-21557.pdf>. *Federal Register*, Vol. 84, No. 210, 10/30/2019, 58020-58026.

Agencies Finalize Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are adopting a final rule to revise the criteria for determining the applicability of regulatory capital and liquidity requirements for large U.S. banking organizations and the U.S. intermediate holding companies of certain foreign banking organizations. The final rule establishes four risk-based categories for determining the applicability of requirements under the agencies' regulatory capital rule and liquidity coverage ratio (LCR) rule. Under the final rule, such requirements increase in stringency based on measures of size, cross-jurisdictional activity, weighted short-term wholesale funding, nonbank assets, and off-balance sheet exposure. The final rule applies tailored regulatory capital and liquidity requirements to depository institution holding companies and U.S. intermediate holding companies with \$100 billion or more in total consolidated assets as well as to certain depository institutions. The final rule is effective **12/31/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23800.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 59230-59283.

Agencies Finalize Rule on Resolution Planning.

The Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) are jointly adopting this final rule implementing the resolution planning requirements of section 165(d) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). This final rule is intended to reflect improvements identified since the agencies finalized their joint resolution plan rule in November 2011

(2011 rule) and to address amendments to the Dodd-Frank Act made by the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). The final rule also extends the default resolution plan filing cycle, allows for more focused resolution plan submissions, and improves certain aspects of the resolution planning rule. The rule is effective **12/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23967.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 59194-59228.

Agencies Propose Interagency Guidance on Credit Risk Review Systems.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the National Credit Union Administration (NCUA) proposed guidance for credit risk review systems. The proposed guidance is relevant to all institutions supervised by the agencies. The proposed guidance discusses sound management of credit risk, a system of independent, ongoing credit review, and appropriate communication regarding the performance of the institution's loan portfolio to its management and board of directors. Comments are due **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22656.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55679-55684.

Agencies Propose Interagency Policy Statement on Allowances for Credit Losses.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the National Credit Union Administration (NCUA) proposed interagency policy statement on allowances for credit losses (ACLs). The agencies are issuing this proposed interagency policy statement in response to changes to U.S. generally accepted accounting principles (GAAP) as promulgated by the Financial Accounting Standards Board (FASB) in Accounting Standards Update (ASU) 2016-13, Financial Instruments—Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments and subsequent amendments issued since June 2016. These updates are codified in Accounting Standards Codification (ASC) Topic 326, Financial Instruments—Credit Losses (FASB

ASC Topic 326). Comments are due **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22655.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55510-55522.

Agencies Propose Margin and Capital Requirements for Covered Swap Entities.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the Federal Housing Finance Agency (FHFA), and the Farm Credit Administration (FCA) issued a proposed rule that would amend the agencies' regulations that require swap dealers and security-based swap dealers under the agencies' respective jurisdictions to exchange margin with their counterparties for swaps that are not centrally cleared (Swap Margin Rule). The Swap Margin Rule as adopted in 2015 takes effect under a phased compliance schedule spanning from 2016 through 2020, and the dealers covered by the rule continue to hold swaps in their portfolios that were entered into before the effective dates of the rule. Such swaps are grandfathered from the Swap Margin Rule's requirements until they expire according to their terms. The proposed rule would permit swaps entered into prior to an applicable compliance date (legacy swaps) to retain their legacy status in the event that they are amended to replace an interbank offered rate (IBOR) or other discontinued rate, repeal the inter-affiliate initial margin provisions, introduce an additional compliance date for initial margin requirements, clarify the point in time at which trading documentation must be in place, permit legacy swaps to retain their legacy status in the event that they are amended due to technical amendments, notional reductions, or portfolio compression exercises, and make technical changes to relocate the provision addressing amendments to legacy swaps that are made to comply with the Qualified Financial Contract Rules, as defined in the Supplementary Information section. Comments are due **12/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-23541.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59970-59989.

Agencies Request Comment on Reporting of Data on Loans to Small Businesses and Small Farms.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are requesting comment on ways to modify the current requirements for reporting data on loans to small businesses and small farms in the Consolidated Reports of Condition and Income (Call Report) so that the reported data better reflect lending to these sectors of the U.S. economy. Comments are due **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22568.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55687-55690.

Agencies Request Comment on Information Collection.

The Board of Governors of the Federal Reserve System (FRB), 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. The agencies also gave notice that they sent the collection to OMB for review. Comments are due **11/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22654.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55685-55686.

Agencies Request Comment on Application of the Uniform Financial Institutions Rating System.

The Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) are seeking information and comments from interested parties regarding the consistency of ratings assigned by the agencies under the Uniform Financial Institutions Rating System (UFIRS). The assigned ratings are commonly known as CAMELS ratings. The agencies also are interested in receiving feedback concerning the current use of CAMELS ratings by the agencies in their bank application and enforcement action processes. Comments are due **12/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23739.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58383-58386.

CFPB Finalizes Amendments to Regulation C.

The Bureau of Consumer Financial Protection (CFPB) is amending Regulation C to adjust the threshold for reporting data about open-end lines of credit by extending to **01/01/2022**, the current temporary threshold of 500 open-end lines of credit. CFPB is also incorporating into Regulation C the interpretations and procedures from the interpretive and procedural rule that CFPB issued on **08/31/2018**, and implementing further the Economic Growth, Regulatory Relief, and Consumer Protection Act. The final rule is effective on **01/01/2020**, except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on **01/01/2022**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-29/pdf/2019-22561.pdf>. *Federal Register*, Vol. 84, No. 209, 10/29/2019, 57946-58004.

CFPB Requests Comment on Information Collections.

- 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 **11/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-18/pdf/2019-22770.pdf>. *Federal Register*, Vol. 84, No. 202, 10/18/2019, 55945-55946.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for Information on Compliance Costs and Other Effects of Regulations. CFPB also gave notice that it sent the collection to OMB for review. Comments are due **11/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-18/pdf/2019-22771.pdf>. *Federal Register*, Vol. 84, No. 202, 10/18/2019, 55944-55945.

FRB Finalizes Amendments to Extensions of Credit by Federal Reserve Banks.

The Board of Governors of the Federal Reserve System (FRB) has adopted final amendments to its

Regulation A to reflect FRB's approval of a decrease in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically decreased by formula as a result of FRB's primary credit rate action. The rule is effective **11/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-24273.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59923-59924.

FRB Finalizes Amendments to Reserve Requirements of Depository Institutions.

FRB is amending Regulation D (Reserve Requirements of Depository Institutions) to revise the rate of interest paid on balances maintained to satisfy reserve balance requirements (IORR) and the rate of interest paid on excess balances (IOER) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORR is 1.55 percent and IOER is 1.55 percent, a 0.25 percentage point decrease from their prior levels. The amendments are intended to enhance the role of such rates of interest in moving the Federal funds rate into the target range established by the Federal Open Market Committee. The amendments are effective **11/07/2019**, and the rates are applicable **10/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-24272.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59924-59926.

FRB Proposes Risk-Based Capital Requirements for Depository Institution Holding Companies Significantly Engaged in Insurance Activities.

FRB is inviting comment on a proposal to establish risk-based capital requirements for depository institution holding companies that are significantly engaged in insurance activities. FRB is proposing a risk-based capital framework, termed the Building Block Approach, that adjusts and aggregates existing legal entity capital requirements to determine an enterprise-wide capital requirement, together with a risk-based capital requirement excluding insurance activities, in compliance with section 171 of the Dodd-Frank Act. FRB is additionally proposing to apply a buffer to limit an insurance depository institution holding company's capital distributions and discretionary bonus payments if it does not hold sufficient capital relative to enterprise-wide risk, including risk from

insurance activities. The proposal would also revise reporting requirements for depository institution holding companies significantly engaged in insurance activities. Comments are due **10/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-24/pdf/2019-21978.pdf>. *Federal Register*, Vol. 84, No. 206, 10/24/2019, 57240-57301.

FDIC Finalizes Company-Run Stress Testing Requirements.

The Federal Deposit Insurance Corporation (FDIC) is adopting a final rule to amend the FDIC's company-run stress testing regulations applicable to state nonmember banks and state savings associations, consistent with section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Specifically, the final rule revises the minimum threshold for applicability from \$10 billion to \$250 billion, revises the frequency of required stress tests by FDIC-supervised institutions, and reduces the number of required stress testing scenarios from three to two. The final rule also makes certain conforming and technical changes. The rule is effective **11/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-24/pdf/2019-23036.pdf>. *Federal Register*, Vol. 84, No. 206, 10/24/2019, 56929-56935.

FDIC Proposes Removal of Transferred OTS Regulations.

FDIC proposes to rescind and remove certain regulations transferred in 2011 to the FDIC from the former Office of Thrift Supervision pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). In addition to the removal of part 390, subpart S, FDIC proposes to make technical changes to other parts of FDIC's regulations so that they may be applicable on their terms to State savings associations. Following the removal of the identified regulations, the regulations governing the operations of State savings associations will be substantially the same as those for all other FDIC-supervised institutions. FDIC invites comments on all aspects of this proposed rulemaking. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23115.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58492-58520.

FDIC Requests Comment on Information Collections.

- FDIC announced it seeks comment on the information collection titled Notification of Performance of Bank Services. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **12/30/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-29/pdf/2019-23527.pdf>. *Federal Register*, Vol. 84, No. 209, 10/29/2019, 27869-27874.
- FDIC announced it seeks comment on the information collection titled Information Collection for Innovation Pilot Programs. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **01/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-06/pdf/2019-24209.pdf>. *Federal Register*, Vol. 84, No. 215, 11/06/2019, 59808-59809.

FDIC Appointed Receiver, Liquidator, or Manager.

FDIC has been appointed the sole receiver for the financial institutions listed in the table in the notice effective as of the Date Closed as indicated in the listing. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23820.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 58718.

OCC Requests Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) announced it seeks comment on the information collection titled OCC Supplier Registration Form. OCC also gave notice that it sent the collection to OMB for review. Comments are due **11/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-15/pdf/2019-22407.pdf>. *Federal Register*, Vol. 84, No. 199, 10/15/2019, 55228-55229.
- OCC announced it seeks comment on the information collection titled Regulation C—Home Mortgage Disclosure. OCC also gave notice that it sent the collection to OMB for

review. Comments are due **12/16/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-16/pdf/2019-22473.pdf>. *Federal Register*, Vol. 84, No. 200, 10/16/2019, 55378-55379.

- OCC announced it seeks comment on the information collection titled Regulation Z—Truth in Lending Act. OCC also gave notice that it sent the collection to OMB for review. Comments are due **12/04/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-11-04/pdf/2019-23960.pdf>. *Federal Register*, Vol. 84, No. 213, 11/04/2019, 59446-59449.

HUD Requests Comment on Information Collections.

- The Department of Housing and Urban Development (HUD) announced it seeks comment on the information collection titled HUD Certified Housing Counselor Registration. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/10/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-11/pdf/2019-22334.pdf>. *Federal Register*, Vol. 84, No. 198, 10/11/2019, 54915-54916.
- HUD announced it seeks comment on the information collection titled Continuum of Care Homeless Assistance—Technical Submission. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/10/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-11/pdf/2019-22332.pdf>. *Federal Register*, Vol. 84, No. 198, 10/11/2019, 54916-54917.
- HUD announced it seeks comment on the information collection titled Emergency Solutions Grants Program Recordkeeping Requirements. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/10/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-11/pdf/2019-22333.pdf>. *Federal*

Register, Vol. 84, No. 198, 10/11/2019, 54917-54919.

- HUD announced it seeks comment on the information collection titled Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Revision 1. HUD also gave notice that it sent the collection to OMB for review. Comments are due **11/20/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-21/pdf/2019-22918.pdf>. *Federal Register*, Vol. 84, No. 203, 10/21/2019, 56199-56201.
- HUD announced it seeks comment on the information collection titled Application for FHA Insured Mortgages. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/24/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-25/pdf/2019-23240.pdf>. *Federal Register*, Vol. 84, No. 207, 10/25/2019, 57464-57468.
- HUD announced it seeks comment on the information collection titled HUD-Owned Real Estate Sales Contract and Addendums. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/30/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23790.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58406-58407.
- HUD announced it seeks comment on the information collection titled Mortgage Insurance Termination Application for Premium Refund or Distributive Share Payment. HUD also gave notice that it sent the collection to OMB for review. Comments are due **12/30/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23791.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58408.
- HUD announced it seeks comment on the information collection titled Ginnie Mae Multiclass Securities Program Documents. HUD also gave notice that it sent the collection to

OMB for review. Comments are due **01/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-04/pdf/2019-23961.pdf>. *Federal Register*, Vol. 84, No. 213, 11/04/2019, 59412-59414.

HUD Issues Debenture Interest Rate for Mortgage and Loan Insurance Programs.

HUD announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning **07/01/2019**, is 2 3/8 percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **07/01/2019**, is 2 3/4 percent. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23789.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58405-58406.

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 **Illinois**, and **Texas**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a

subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-23/pdf/2019-23123.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56704-56705.

- The Federal Emergency Management Agency (FEMA) issued a final rule which identifies communities in the state of **Montana**, 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-2019-11-05/pdf/2019-24077.pdf>. *Federal Register*, Vol. 84, No. 214, 11/05/2019, 59548-59549.

FEMA Issues Final Flood Hazard Determinations.

FEMA has issued a final notice which identifies communities in the state of **Florida**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified

for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **02/19/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-16/pdf/2019-22457.pdf>. *Federal Register*, Vol. 84, No. 200, 10/16/2019, 55322-55323.

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, Colorado, Delaware, Florida, Louisiana, Maryland, Massachusetts, New Mexico, North Carolina, Pennsylvania, Texas, and Utah**. 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-2019-10-23/pdf/2019-23113.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56824-56828.
- FEMA issued new or modified Base (1% annual-chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **California, Colorado, Connecticut, Florida, Louisiana, North Carolina, 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-2019-10-23/pdf/2019-23114.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56819-56822.

- 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, Maryland, Massachusetts, New Mexico, South Carolina, 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-2019-10-24/pdf/2019-23226.pdf>. *Federal Register*, Vol. 84, No. 206, 10/24/2019, 57044-57047.
- 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, Idaho, Illinois, Indiana, Iowa, Minnesota, Missouri, Nebraska, Nevada, and Ohio**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The

effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23883.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 58729-58732.

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 **Minnesota**, and **Iowa**. 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 **01/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-16/pdf/2019-22455.pdf>. *Federal Register*, Vol. 84, No. 200, 10/16/2019, 55324-55325.
- 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 **Florida**, **Kentucky**, **South Carolina**, and **Oklahoma**. 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 **01/21/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-23/pdf/2019-23117.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56822-56824.

<https://www.govinfo.gov/content/pkg/FR-2019-10-23/pdf/2019-23117.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56822-56824.

- 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 **Arizona**, **California**, and **Idaho**. 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 **01/22/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-24/pdf/2019-23227.pdf>. *Federal Register*, Vol. 84, No. 206, 10/24/2019, 57042-57044.
- 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 **Georgia**, and **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 **01/30/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23884.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 58728-58729.

FinCEN Finalizes Special Measure Against the Islamic Republic of Iran as a Jurisdiction of Primary Money Laundering Concern.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule, pursuant to Section 311 of the USA PATRIOT Act, to prohibit the opening or maintaining of correspondent accounts in the United States for, or on behalf of, Iranian financial institutions, and the use of foreign financial institutions' correspondent accounts at covered U.S. financial institutions to process transactions involving Iranian financial institutions. The final rule is effective **11/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-04/pdf/2019-23697.pdf>. *Federal Register*, Vol. 84, No. 213, 11/04/2019, 59302-59313.

Treasury Proposes Assessment of Fees to Cover the Expenses of the Financial Research Funds.

The Department of the Treasury (Treasury) issued a proposed rule to implement section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (the Economic Growth Act), which amends section 155 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). As amended, section 155 requires the Secretary of the Treasury to establish, by regulation, an assessment schedule applicable to bank holding companies with total consolidated assets of \$250 billion or greater and nonbank financial companies supervised by the Board of Governors of the Federal Reserve System (FRB), to collect assessments equal to the total expenses of the Office of Financial Research (OFR). Treasury is also proposing other amendments to simplify the method for determining the amount of total assessable assets for foreign banking organizations, which have been made possible by the introduction of a new regulatory data source. Comments are due **12/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-04/pdf/2019-23906.pdf>. *Federal Register*, Vol. 84, No. 213, 11/04/2019, 59320-59325.

Treasury Proposes Rules Regarding Eligible Terminated S Corporations.

Treasury issued a proposed rulemaking regarding the definition of an eligible terminated S corporation (ETSC). In addition, these proposed regulations provide rules relating to distributions of money by an ETSC after the post-termination transition period

(PTTP). Finally, these proposed regulations revise current regulations to extend the treatment of distributions of money during the PTTP to all shareholders of the corporation and to update and clarify the allocation of current earnings and profits to distributions of money and other property. These proposed regulations would affect certain C corporations and the shareholders of such corporations. Comments are due **12/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-24098.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 60011-60025.

Treasury Proposes Updated Life Expectancy and Distribution Period Tables.

Treasury proposes regulations providing guidance relating to the life expectancy and distribution period tables that are used to calculate required minimum distributions from qualified retirement plans, individual retirement accounts and annuities, and certain other tax favored employer-provided retirement arrangements. The regulations affect participants, beneficiaries, and plan administrators of these qualified retirement plans and other tax-favored employer-provided retirement arrangements, as well as owners, beneficiaries, trustees and custodians of individual retirement accounts and annuities. Comments are due **01/07/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-08/pdf/2019-24065.pdf>. *Federal Register*, Vol. 84, No. 217, 11/08/2019, 60812-60844.

Treasury Requests Comment on Information Collections.

- Treasury announced it seeks comment on the information collection titled BEA Program Application. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-15/pdf/2019-22377.pdf>. *Federal Register*, Vol. 84, No. 199, 10/15/2019, 55223-55228.
- Treasury announced it seeks comment on the information collection titled Uses of Award Report Form. Treasury also gave notice that it sent the collection to OMB for review.

Comments are due **12/16/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22574.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55678-55679.

- Treasury announced it seeks comment on the information collection titled Troubled Asset Relief Program—Making Home Affordable Participants. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/27/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-28/pdf/2019-23440.pdf>. *Federal Register*, Vol. 84, No. 208, 10/28/2019, 57810.
- Treasury announced it seeks comment on the information collection titled Requirements for Qualified Domestic Trust. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/24/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-10-25/pdf/2019-23397.pdf>. *Federal Register*, Vol. 84, No. 207, 10/25/2019, 57551.

Treasury Issues Fee Schedule for the Transfer of U.S. Treasury Book-Entry Securities Held on the Fedwire Securities Service.

Treasury issued a new fee schedule applicable to transfers of U.S. Treasury book-entry securities maintained on the Fedwire Securities Service (Fedwire) that occur on or after **01/02/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-28/pdf/2019-23482.pdf>. *Federal Register*, Vol. 84, No. 208, 10/28/2019, 57808.

SBA Requests Comment on Information Collection.

The Small Business Administration (SBA) announced it seeks comment on the information collection titled Stockholders Confirmation (Corporation): Ownership Confirmation. SBA also gave notice that it sent the collection to OMB for review. Comments are due **12/09/2019**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-24313.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 60134-60135.

RUS Repeals Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program.

The Rural Utilities Service (RUS) is repealing the Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program from the Code of Federal Regulations (CFR). This action removes expired and terminated programs from the CFR as repealed by the 2018 Agricultural Improvement Act (2018 Farm Bill). The statutory changes result from the 2018 Farm Bill. Additionally, conforming changes are being made to other regulations as a result of the statutory changes. The final rule is effective **01/06/2020**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-24310.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59919-59923.

NCUA Amends Public Unit and Nonmember Shares Rule.

The National Credit Union Administration (NCUA) is amending NCUA's public unit and nonmember share rule to allow federal credit unions (FCU) to receive public unit and nonmember shares up to 50 percent of the credit union's net amount of paid-in and unimpaired capital and surplus less any public unit and nonmember shares. This final rule also makes a conforming change to NCUA's regulations that apply the public unit and nonmember share limit to all federally insured credit unions (FICUs). The final rule is effective **01/29/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-31/pdf/2019-23679.pdf>. *Federal Register*, Vol. 84, No. 211, 10/31/2019, 58305-58309.

NCUA Proposes Amendments to Chartering and Field of Membership Rules.

NCUA is proposing to amend its chartering and field of membership (FOM) rules with respect to applicants for a community charter approval, expansion, or conversion. Specifically, NCUA is proposing to re-adopt a provision to allow an applicant to designate a Combined Statistical Area (CSA), or an individual, contiguous portion thereof, as a well-defined local community (WDLC), provided that the chosen area has a population of 2.5 million or less. Separately, in accordance with an August 2019 opinion and order issued by the D.C. Circuit Court of Appeals (court) with respect to

communities based on a Core-Based Statistical Area (CBSA) or a portion thereof, NCUA is providing further explanation and support for its elimination of the requirement to serve the CBSA's core area as provided for in a 2016 rulemaking. In addition, NCUA is proposing to clarify existing requirements and add an explicit provision to its rules to address concerns about potential discrimination in the FOM selection for CSAs and CBSAs. Comments are due **12/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-23680.pdf>. *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59989-60115.

NCUA Issues 2020-2021 Budget Justification Draft.

NCUA is making available its "Detailed Business-Type Budget" available for public review. The proposed resources will finance the agency's annual operations and capital projects, both of which are necessary for the agency to accomplish its mission. The briefing schedule and comment instructions are included in the supplementary information section. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-01/pdf/2019-23856.pdf>. *Federal Register*, Vol. 84, No. 212, 11/01/2019, 59126-59192.

NCUA Requests Comment on Information Collections.

- NCUA announced it seeks comment on the information collection titled Written Reimbursement Policy. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **12/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-16/pdf/2019-22493.pdf>. *Federal Register*, Vol. 84, No. 200, 10/16/2019, 55338.
- NCUA announced it seeks comment on the information collection titled Supervisory Committee Audits and Verifications. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **11/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-17/pdf/2019-22686.pdf>. *Federal Register*, Vol. 84, No. 201, 10/17/2019, 55591-55592.

- NCUA announced it seeks comment on the information collection titled Advertising of Excess Insurance. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **12/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-24/pdf/2019-23212.pdf>. *Federal Register*, Vol. 84, No. 206, 10/24/2019, 57056-57057.

VA Requests Comment on Information Collection.

The Department of Veterans Affairs (VA) announced it seeks comment on the information collection titled Statement of Purchaser or Owner Assuming Seller's Loan. VA also gave notice that it sent the collection to OMB for review. Comments are due **12/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-18/pdf/2019-22750.pdf>. *Federal Register*, Vol. 84, No. 202, 10/18/2019, 56020.

DOL Finalizes Regulations on Authorizing Electronic Payments of Civil Monetary Penalties.

The Department of Labor (DOL) revises its regulations issued pursuant to the Migrant and Seasonal Agricultural Worker Protection Act (MSPA), the H-2A provisions of the Immigration and Nationality Act (H-2A), the Fair Labor Standards Act (FLSA), and the Employee Polygraph Protection Act (EPPA) governing the payment of civil money penalties (CMPs) assessed by the Wage and Hour Division (WHD). The regulatory revisions expand the CMP payment methods beyond the options specified in the current text by allowing for the payment of CMPs through an electronic payment alternative, and otherwise amend the regulations to ensure uniform payment instructions. The existing MSPA, H-2A, FLSA, and EPPA regulations require persons assessed a CMP under those statutory schemes to remit payment in person or by mail using a certified check or money order. In recognition of modern payment methods, DOL is amending these regulations to allow for payment of the CMPs via an electronic payment alternative, any successor system, or by any additional payment method that DOL may deem acceptable in the future. The rule is effective **11/07/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-11-07/pdf/2019-22493.pdf>.

[07/pdf/2019-23849.pdf](https://www.federalregister.gov/documents/2019/07/07/2019-23849). *Federal Register*, Vol. 84, No. 216, 11/07/2019, 59928-59931.

DOL Proposes Default Electronic Disclosure by Employee Pension Benefit Plans Under ERISA.

DOL proposed a new, additional safe harbor for the use of electronic media by employee benefit plans to furnish information to participants and beneficiaries of plans subject to the Employee Retirement Income Security Act of 1974 (ERISA). The proposal, if adopted, would allow plan administrators who satisfy specified conditions to provide participants and beneficiaries with a notice that certain disclosures will be made available on a website. Individuals who prefer to receive these disclosures on paper will be able to request paper copies and to opt out of electronic delivery entirely. DOL expects that the proposal, if adopted, would improve the effectiveness of the disclosures and significantly reduce the costs and burden associated with furnishing many of the recurring and most costly ERISA disclosures. This document also contains, in section D of the preamble, a Request for Information that explores whether and how any additional changes to ERISA's general disclosure framework, focusing on design, delivery, and content, may be made to further improve the effectiveness of ERISA disclosures. Comments are due **11/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-23/pdf/2019-22901.pdf>. *Federal Register*, Vol. 84, No. 205, 10/23/2019, 56894-56923.

SSA Issues Correction to Prohibiting Persons With Certain Criminal Convictions From Serving as Representative Payees.

The Social Security Administration (SSA) published final rules in the *Federal Register* on **02/15/2019** to prohibit persons convicted of certain crimes from serving as representative payees under the Social Security Act (Act), as required by the Strengthening Protections for Social Security Beneficiaries Act of 2018. Those final rules inadvertently included two words in three places that should not have been there, and omitted one word in two sections of the rules. The document corrects the inadvertent inclusions and omissions in the final rules. The correction is effective **10/25/2019**, and applicable **03/18/2019**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2019-10-](https://www.govinfo.gov/content/pkg/FR-2019-10-23/pdf/2019-22901.pdf)

[25/pdf/2019-23235.pdf](https://www.federalregister.gov/documents/2019/10/25/2019-23235). *Federal Register*, Vol. 84, No. 207, 10/25/2019, 57319-57320.

DoD Finalizes Rule on Obtaining Information From Financial Institutions.

The Department of Defense (DoD) issued a final rule removing the regulation which describes the procedures for complying with the Right to Financial Privacy Act (RFPA). On **05/29/2019**, the DoD revised its overarching regulation for compliance with the RFPA which supersedes this part. This part is now unnecessary and should be removed from the CFR. The final rule is effective **11/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-11-06/pdf/2019-24030.pdf>. *Federal Register*, Vol. 84, No. 215, 11/06/2019, 59723.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.
* CFPB	NOTICE: Evaluation of Financial Empowerment Training Program.	<i>Federal Register</i> , Vol. 84, No. 202, 10/18/2019, 55945- 55946.	Nov. 18, 2019
* CFPB	NOTICE: Generic Information Collection Plan for Information on Compliance Costs and Other Effects of Regulations.	<i>Federal Register</i> , Vol. 84, No. 202, 10/18/2019, 55944- 55945.	Nov. 18, 2019
Farm Credit Administration (FCA)	Amendments to Investment Regulations.	<i>Federal Register</i> , Vol. 84, No. 181, 09/18/2019, 49069- 49071.	Nov. 18, 2019
FCA	NOTICE: Implementation of the Current Expected Credit Losses Methodology.	<i>Federal Register</i> , Vol. 84, No. 184, 09/23/2019, 49684- 49690.	Nov. 22, 2019
* FCA	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970- 59989.	Dec. 09, 2019
Farm Service Agency (FSA)	NOTICE: Organic Certification Cost Share Program.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53100- 53101.	Dec. 03, 2019
* Federal Deposit Insurance Corporation (FDIC)	NOTICE: Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55685- 55686.	Nov. 18, 2019
FDIC	NOTICE: Joint Standards for Assessing Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 187, 09/26/2019, 50838- 50839.	Nov. 25, 2019
FDIC	NOTICE: Transfer Agent Registration and Amendment Form.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51566- 51569.	Nov. 29, 2019

*	FDIC	Removal of Transferred OTS Regulations.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58492-58520.	Dec. 02, 2019
	FDIC	NOTICE: Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-53241.	Dec. 03, 2019
*	FDIC	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.	Dec. 09, 2019
*	FDIC	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.	Dec. 16, 2019
*	FDIC	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.	Dec. 16, 2019
*	FDIC	NOTICE: Reporting of Data on Loans to Small Businesses and Small Farms.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55687-55690.	Dec. 16, 2019
*	FDIC	NOTICE: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.	Dec. 30, 2019
*	FDIC	NOTICE: Notification of Performance of Bank Services.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 27869-27874.	Dec. 30, 2019
*	FDIC	NOTICE: Information Collection for Innovation Pilot Programs.	<i>Federal Register</i> , Vol. 84, No. 215, 11/06/2019, 59808-59809.	Jan. 06, 2020
*	Federal Housing Finance Agency (FHFA)	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.	Dec. 09, 2019
*	Federal Reserve Board (FRB)	Risk-Based Capital Requirements for Depository Institution Holding Companies Significantly Engaged in Insurance Activities.	<i>Federal Register</i> , Vol. 84, No. 206, 10/24/2019, 57240-57301.	Oct. 23, 2019
	FRB	NOTICE: Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-	Dec. 03, 2019

		53241.	
*	FRB	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.
*	FRB	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.
*	FRB	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.
*	FRB	NOTICE: Reporting of Data on Loans to Small Businesses and Small Farms.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55687-55690.
*	FRB	NOTICE: Application of the Uniform Financial Institutions Rating System.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58383-58386.
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Revision 1.	<i>Federal Register</i> , Vol. 84, No. 203, 10/21/2019, 56199-56201.
	HUD	NOTICE: Certification of Consistency With Opportunity Zone Initiative-Related Activity.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54629-54630.
*	HUD	NOTICE: HUD Certified Housing Counselor Registration.	<i>Federal Register</i> , Vol. 84, No. 198, 10/11/2019, 54915-54916.
*	HUD	NOTICE: Continuum of Care Homeless Assistance— Technical Submission.	<i>Federal Register</i> , Vol. 84, No. 198, 10/11/2019, 54916-54917.
*	HUD	NOTICE: Emergency Solutions Grants Program Recordkeeping Requirements.	<i>Federal Register</i> , Vol. 84, No. 198, 10/11/2019, 54917-54919.
*	HUD	NOTICE: Application for FHA Insured Mortgages.	<i>Federal Register</i> , Vol. 84, No. 207, 10/25/2019, 57464-57468.
*	HUD	NOTICE: HUD-Owned Real Estate Sales Contract and Addendums.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58406-58407.

*	HUD	NOTICE: Mortgage Insurance Termination Application for Premium Refund or Distributive Share Payment.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58408.	Dec. 30, 2019
*	HUD	NOTICE: Ginnie Mae Multiclass Securities Program Documents.	<i>Federal Register</i> , Vol. 84, No. 213, 11/04/2019, 59412-59414.	Jan. 03, 2020
*	Labor, Dept. of (DOL)	Default Electronic Disclosure by Employee Pension Benefit Plans Under ERISA.	<i>Federal Register</i> , Vol. 84, No. 205, 10/23/2019, 56894-56923.	Nov. 22, 2019
*	National Credit Union Administration (NCUA)	NOTICE: Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55591-55592.	Nov. 18, 2019
*	NCUA	2020-2021 Budget Justification Draft.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59126-59192.	Dec. 02, 2019
	NCUA	NOTICE: Production of Non-public Monitoring Bank Secrecy, 12 CFR Part § 748.2.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53476.	Dec. 06, 2019
*	NCUA	Chartering and Field of Membership Rules.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59989-60115.	Dec. 09, 2019
*	NCUA	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.	Dec. 16, 2019
*	NCUA	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.	Dec. 16, 2019
*	NCUA	NOTICE: Written Reimbursement Policy.	<i>Federal Register</i> , Vol. 84, No. 200, 10/16/2019, 55338.	Dec. 16, 2019
*	NCUA	NOTICE: Advertising of Excess Insurance.	<i>Federal Register</i> , Vol. 84, No. 206, 10/24/2019, 57056-57057.	Dec. 23, 2019
*	Office of the Comptroller of the Currency (OCC)	NOTICE: OCC Supplier Registration Form.	<i>Federal Register</i> , Vol. 84, No. 199, 10/15/2019, 55228-55229.	Nov. 14, 2019
	OCC	NOTICE: Licensing Manual.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51711-	Nov. 29, 2019

		51712.	
OCC	NOTICE: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52174-52176.	Dec. 02, 2019
OCC	NOTICE: Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-53241.	Dec. 03, 2019
* OCC	NOTICE: Regulation Z—Truth in Lending Act.	<i>Federal Register</i> , Vol. 84, No. 213, 11/04/2019, 59446-59449.	Dec. 04, 2019
* OCC	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59970-59989.	Dec. 09, 2019
* OCC	Interagency Guidance on Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55679-55684.	Dec. 16, 2019
* OCC	Interagency Policy Statement on Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55510-55522.	Dec. 16, 2019
* OCC	NOTICE: Reporting of Data on Loans to Small Businesses and Small Farms.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55687-55690.	Dec. 16, 2019
* OCC	NOTICE: Regulation C—Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 200, 10/16/2019, 55378-55379.	Dec. 16, 2019
Securities and Exchange Commission (SEC)	Update of Statistical Disclosures for Bank and Savings and Loan Registrants.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52936-52980.	Dec. 02, 2019
Small Business Administration (SBA)	NOTICE: Evaluation of Fees on SBA’s Surety Bond Guarantee Program.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51707-51708.	Nov. 29, 2019
* SBA	NOTICE: Stockholders Confirmation (Corporation):	<i>Federal Register</i> , Vol. 84, No. 216,	Dec. 09, 2019

	Ownership Confirmation.	11/07/2019, 60134-60135.	
Treasury, Dept. of (Treasury)	NOTICE: Electronic Payee Statements.	<i>Federal Register</i> , Vol. 84, No. 181, 09/18/2019, 49180.	Nov. 18, 2019
Treasury	NOTICE: Dividends and Distributions.	<i>Federal Register</i> , Vol. 84, No. 182, 09/19/2019, 49379.	Nov. 18, 2019
Treasury	NOTICE: Average Area Purchase Price Safe Harbors and Nationwide Purchase Prices under section 143.	<i>Federal Register</i> , Vol. 84, No. 185, 09/24/2019, 50101-50102.	Nov. 25, 2019
Treasury	NOTICE: Original Issue Discount.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51226-51227.	Nov. 26, 2019
Treasury	NOTICE: Qualified Business Income Deduction Simplified Computation.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52176-52177.	Dec. 02, 2019
Treasury	NOTICE: Initial and Annual Statements of Qualified Opportunity Fund (QOF) Investments.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52176.	Dec. 02, 2019
Treasury	NOTICE: Information Return for Build America Bonds and Recovery Zone Economic Development Bonds.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52591.	Dec. 02, 2019
Treasury	NOTICE: Donee Information Return (Sale, Exchange, or Other Disposition of Donated Property) (Form 8282) and Noncash Charitable Contributions.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52592-52593.	Dec. 02, 2019
Treasury	NOTICE: Health Coverage Tax Credit (HCTC) Advance Payments.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52590-52591.	Dec. 02, 2019
* Treasury	Treasury Proposes Assessment of Fees to Cover the Expenses of the Financial Research Funds.	<i>Federal Register</i> , Vol. 84, No. 213, 11/04/2019, 59320-59325.	Dec. 04, 2019
* Treasury	NOTICE: BEA Program Application.	<i>Federal Register</i> , Vol. 84, No. 199, 10/15/2019, 55223-55228.	Dec. 16, 2019
* Treasury	NOTICE: Uses of Award Report Form.	<i>Federal Register</i> , Vol. 84, No. 201, 10/17/2019, 55678-	Dec. 16, 2019

		55679.		
*	Treasury	Rules Regarding Eligible Terminated S Corporations.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 60011-60025.	Dec. 23, 2019
*	Treasury	NOTICE: Requirements for Qualified Domestic Trust.	<i>Federal Register</i> , Vol. 84, No. 207, 10/25/2019, 57551.	Dec. 24, 2019
*	Treasury	NOTICE: Troubled Asset Relief Program—Making Home Affordable Participants.	<i>Federal Register</i> , Vol. 84, No. 208, 10/28/2019, 57810.	Dec. 27, 2019
	Treasury	Application of the Employer Shared Responsibility Provisions and Certain Nondiscrimination Rules.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51471-51490.	Dec. 30, 2019
*	Treasury	Updated Life Expectancy and Distribution Period Tables.	<i>Federal Register</i> , Vol. 84, No. 217, 11/08/2019, 60812-60844.	Jan. 07, 2020
	Treasury	Contribution Limits Applicable to ABLE Accounts.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54529-54533.	Jan. 08, 2020
*	Veterans Affairs, Dept. of (VA)	NOTICE: Statement of Purchaser or Owner Assuming Seller's Loan.	<i>Federal Register</i> , Vol. 84, No. 202, 10/18/2019, 56020.	Dec. 17, 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	<i>Federal Register</i> ,	Jan. 01, 2018

	Opportunity Act Ethnicity and Race Information Collection.	Vol. 82, No. 189, 10/02/2017, 45680-45697.	The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
	CFPB	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701. Sep. 03, 2019 (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: Jul. 01, 2020)
	CFPB	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570. Jan. 01, 2020
*	CFPB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017. Jan. 01, 2020
*	CFPB	Amendments to Consumer Leasing.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58017-58020. Jan. 01, 2020
*	CFPB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026. Jan. 01, 2020
*	CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004. Jan. 01, 2020 (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory

			instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on 01/01/2022.)
CFPB	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 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
* Defense, Dept. of (DoD)	Obtaining Information From Financial Institutions.	<i>Federal Register</i> , Vol. 84, No. 215, 11/06/2019, 59723.	Nov. 06, 2019
Federal Deposit Insurance Corporation (FDIC)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
* FDIC	Appointed Receiver, Liquidator, or Manager.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 58718.	Issued: Nov. 01, 2019
* FDIC	Company-Run Stress Testing Requirements.	<i>Federal Register</i> , Vol. 84, No. 206, 10/24/2019, 56929-56935.	Nov. 25, 2019
* FDIC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
* FDIC	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
Federal Housing Finance Agency (FHFA)	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308-5333.	Jan. 01, 2020

	Federal Reserve Board (FRB)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
*	FRB	Extensions of Credit by Federal Reserve Banks.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59923-59924.	Nov. 07, 2019
*	FRB	Reserve Requirements of Depository Institutions.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59924-59926.	Nov. 07, 2019 (Rates are applicable Oct. 31, 2019)
*	FRB	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
*	FRB	Resolution Planning.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59194-59228.	Dec. 31, 2019
*	FRB	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020
*	FRB	Amendments to Consumer Leasing.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58017-58020.	Jan. 01, 2020
*	FRB	Amendments to Truth in Lending.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58020-58026.	Jan. 01, 2020
	FRB	CORRECTION: Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	Jul. 01, 2020
*	Financial Crimes Enforcement Network (FinCEN)	Special Measure Against the Islamic Republic of Iran as a Jurisdiction of Primary Money Laundering Concern.	<i>Federal Register</i> , Vol. 84, No. 213, 11/04/2019, 59302-59313.	Nov. 14, 2019
*	Housing and Urban Development (HUD)	Debenture Interest Rate for Mortgage and Loan Insurance Programs.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58405-58406.	Jul. 01, 2019

*	Labor, Dept. of (DOL)	Authorizing Electronic Payments of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59928-59931.	Nov. 07, 2019
	DOL	Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51230-51308.	Jan. 01, 2020
	National Credit Union Administration (NCUA)	Payday Alternative Loans.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 51942-51952.	Dec. 02, 2019
	NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	Jan. 01, 2020
	NCUA	Federal Credit Union Bylaws.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53278-53302.	Jan. 02, 2020
	NCUA	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53303-53308.	Jan. 06, 2020
*	NCUA	Public Unit and Nonmember Shares Rule.	<i>Federal Register</i> , Vol. 84, No. 211, 10/31/2019, 58305-58309.	Jan. 29, 2020
	Office of the Comptroller of the Currency (OCC)	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	Oct. 09, 2019 (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on Jan. 01, 2020)
	OCC	Stress Testing Rule.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54472-54476.	Nov. 24, 2019
*	OCC	Changes to Applicability Thresholds for Regulatory Capital and Liquidity Requirements.	<i>Federal Register</i> , Vol. 84, No. 212, 11/01/2019, 59230-59283.	Dec. 31, 2019
*	OCC	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold.	<i>Federal Register</i> , Vol. 84, No. 210, 10/30/2019, 58013-58017.	Jan. 01, 2020

	Rural Housing Service (RHS)	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.	Applications accepted until: Dec. 31, 2021
*	Rural Utilities Service (RUS)	Repeal of Rural Telephone Bank, Public Television Station Digital Transition Grant Program and the Local Television Loan Guarantee Program.	<i>Federal Register</i> , Vol. 84, No. 216, 11/07/2019, 59919-59923.	Jan. 06, 2019
*	Social Security Administration (SSA)	CORRECTION: Prohibiting Persons With Certain Criminal Convictions From Serving as Representative Payees.	<i>Federal Register</i> , Vol. 84, No. 207, 10/25/2019, 57319-57320.	Oct. 25, 2019
*	Treasury, Dept. of (Treasury)	Fee Schedule for the Transfer of U.S. Treasury Book-Entry Securities Held on the Fedwire Securities Service.	<i>Federal Register</i> , Vol. 84, No. 208, 10/28/2019, 57808.	Jan. 02, 2020

*Denotes new item in the chart