



## October 2019 Regulatory Report

### **Agencies Finalize Real Estate Appraisals Rule.**

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) are adopting a final rule to amend the agencies' regulations requiring appraisals of real estate for certain transactions. The final rule increases the threshold level at or below which appraisals are not required for residential real estate transactions from \$250,000 to \$400,000. The final rule defines a residential real estate transaction as a real estate-related financial transaction that is secured by a single 1-to-4 family residential property. For residential real estate transactions exempted from the appraisal requirement as a result of the revised threshold, regulated institutions must obtain an evaluation of the real property collateral that is consistent with safe and sound banking practices. The final rule makes a conforming change to add to the list of exempt transactions those transactions secured by residential property in rural areas that have been exempted from the agencies' appraisal requirement pursuant to the Economic Growth, Regulatory Relief, and Consumer Protection Act. The final rule requires evaluations for these exempt transactions. The final rule also amends the agencies' appraisal regulations to require regulated institutions to subject appraisals for federally related transactions to appropriate review for compliance with the Uniform Standards of Professional Appraisal Practice. The final rule is effective on **10/09/2019**, except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-08/pdf/2019-21376.pdf>. *Federal Register*, Vol. 84, No. 195, 10/08/2019, 53579-53598.

### **Agencies Finalize Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.**

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 that increases the thresholds in the major assets prohibition for management interlocks for purposes of the Depository Institution Management Interlocks Act (DIMIA). The DIMIA major assets prohibition prohibits a management official of a depository organization with total assets exceeding \$2.5 billion (or any affiliate of such an organization) from serving at the same time as a management official of an unaffiliated depository organization with total assets exceeding \$1.5 billion (or any affiliate of such an organization). DIMIA provides that the agencies may adjust, by regulation, the major assets prohibition thresholds in order to allow for inflation or market changes. The final rule increases both major assets prohibition thresholds to \$10 billion to account for changes in the United States banking market since the current thresholds were established in 1996. The final rule is effective **10/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-10/pdf/2019-21840.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54465-54472.

### **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 Consolidated Reports of Condition and Income. The agencies also gave notice that they sent the collection to OMB for review. Comments are due **12/03/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-04/pdf/2019-21659.pdf>. *Federal Register*, Vol. 84, No. 193, 10/04/2019, 53227-53241.

#### **CFPB Issues Policy on No-Action Letters.**

The Bureau of Consumer Financial Protection (CFPB) issued its revised Policy on No-Action Letters, which is intended to carry out certain of CFPB's authorities under Federal consumer financial law. CFPB believes that the No-Action Letters issued pursuant to the Policy will benefit consumers, entities that offer or provide consumer financial products and services, and the public interest more generally. CFPB expects that implementation of the Policy will also inform the exercise of its other authorities, including rulemaking. The policy is applicable **09/10/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19763.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48229-48246.

#### **CFPB Issues Policy on the Compliance Assistance Sandbox.**

CFPB issued its final Policy on the Compliance Assistance Sandbox (CAS Policy), which is intended to carry out certain of CFPB's authorities under Federal consumer financial law. The primary purpose of the CAS Policy is to provide a mechanism through which CFPB may more effectively carry out its statutory purpose and objectives by better enabling compliance in the face of regulatory uncertainty.

The policy is applicable **09/10/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19762.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48246-48260.

#### **CFPB Issues Policy to Encourage Trial Disclosure Programs.**

CFPB is creating the CFPB Disclosure Sandbox through issuance of its revised Policy to Encourage Trial Disclosure Programs, which is intended to carry out the Bureau's authority under section 1032(e) of the Dodd-Frank Act. The policy is applicable **09/10/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19761.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48260-48272.

#### **CFPB Issues 2019 Consumer Credit Card Market Report.**

CFPB issued its fourth biennial Consumer Credit Card Market Report to Congress. The report reviews developments in this consumer market since CFPB's most recent biennial report on the same subject in 2017. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19811.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48331-48333.

#### **CFPB Issues Correction to Fair Lending Report.**

CFPB released its Fair Lending Annual Report to Congress on **06/28/2019**, describing CFPB efforts to fulfill its fair lending mandate during calendar year 2018. Also, as part of the CFPB's annual reporting requirements, the report provided a summary of enforcement activity taken in 2018 by the other Federal Financial Institutions Examination Council (FFIEC) agencies assigned with administrative enforcement responsibilities under Equal Credit Opportunity Act (ECOA). On **09/24/2019**, CFPB revised the report to correct the omission of a 2018 referral by the Federal Deposit Insurance Corporation (FDIC) to the U.S. Department of Justice (DOJ) involving national origin discrimination in violation of ECOA. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21225.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 52075-52076.

#### **CFPB Requests Comment on Tech Sprints.**

CFPB seeks comments and information to identify opportunities to utilize Tech Sprints as a means to encourage regulatory innovation and collaborate with stakeholders in developing viable solutions to regulatory compliance challenges. Comments are due **11/08/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-18/pdf/2019-20201.pdf>. *Federal Register*, Vol. 84, No. 181, 09/18/2019, 49099-49100.

#### **CFPB Issues Summer 2019 Supervisory Highlights.**

CFPB issued its nineteenth edition of its Supervisory Highlights. In this issue of Supervisory Highlights, CFPB reports examination findings in the areas of automobile loan origination, credit card account management, debt collection, furnishing, and mortgage origination that were generally completed between December 2018 and March 2019 (unless

otherwise stated). The report does not impose any new or different legal requirements, and all violations described in the report are based only on those specific facts and circumstances noted during those examinations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-19/pdf/2019-20215.pdf>. *Federal Register*, Vol. 84, No. 182, 09/19/2019, 49250-49255.

#### **FRB Finalizes Amendments to Regulation A.**

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 amendments to part 201 (Regulation A) are effective **10/03/2019**. The rate changes for primary and secondary credit were applicable on **09/19/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21344.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52752-52753.

#### **FRB Finalizes Amendments to Regulation D.**

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 1.80 percent and IOER is 1.80 percent, a 0.30 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 (FOMC). The amendments to part 204 (Regulation D) are effective **10/03/2019**. The IORR and IOER rate changes were applicable on **09/19/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21346.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52753-52754.

#### **FDIC Proposes Rescission of Policy Statements.**

The Federal Deposit Insurance Corporation (FDIC) proposes to rescind the following four Statements

of Policy because they are outdated and no longer necessary: Applicability of the Glass-Steagall Act to Securities Activities of Subsidiaries of Insured Nonmember Banks; Treatment of Collateralized Letters of Credit After Appointment of the FDIC as Conservator or Receiver; Treatment of Collateralized Put Obligations After Appointment of the FDIC as Conservator or Receiver; and Contracting with Firms that have Unresolved Audit Issues with the FDIC. Although these Statements of Policy were not subject to public comment prior to their adoption, FDIC has, on a discretionary basis, elected to provide a period for public comment on the proposed rescission of these Policy Statements. Comments are due **10/30/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-20588.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51467-51469.

#### **FDIC Proposes Removal of Transferred OTS Regulations.**

- FDIC proposes to rescind and remove from the Code of Federal Regulations 12 CFR part 390, subpart R, entitled Regulatory Reporting Standards (part 390, subpart R). The policy objectives of the proposed rule are twofold. The first is to simplify FDIC's regulations by removing unnecessary ones and thereby improving ease of reference and public understanding. The second is to promote parity between State savings associations and State nonmember banks by having the regulatory reporting requirements, regulatory reports and audits of both classes of institutions addressed in the same FDIC rules. Comments are due **11/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-20610.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52387-52392.
- FDIC issued a notice of proposed rulemaking with request for comments in the *Federal Register* on **09/04/2019** on proposed revisions to its regulations relating to deposits that apply to State savings associations. The FDIC is supplementing that notice of proposed rulemaking with an updated regulatory flexibility analysis to reflect changes to the Small Business

Administration's monetary-based size standards, which were adjusted for inflation as of **08/19/2019**. Comments on the updated regulatory flexibility analysis must be received on or before **11/04/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21323.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52834-52835.

- FDIC proposes to rescind and remove from the Code of Federal Regulations rules entitled Accounting Requirements (part 390, subpart T) that were transferred to the FDIC from the Office of Thrift Supervision (OTS) on **07/21/2011**, in connection with the implementation of Title III of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). The proposed rule would rescind and remove part 390, subpart T (including the Appendix to 12 CFR 390.384) because the financial statement and disclosure requirements set forth in part 390, subpart T are substantially similar to, although more detailed than, otherwise applicable financial statement form and content requirements and disclosure requirements that a State savings association must satisfy under federal banking or securities laws or regulations. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-20770.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52827-52834.
- FDIC issued a notice of proposed rulemaking with request for comments in the *Federal Register* on **10/02/2019** on a proposal that would rescind and remove from the Code of Federal Regulations 12 CFR part 390, subpart R, entitled *Regulatory Reporting Standards* (part 390, subpart R). FDIC is supplementing that notice of proposed rulemaking with an updated regulatory flexibility analysis to reflect a few typographical changes. Comments on the updated regulatory flexibility analysis are due **11/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-09/pdf/2019-21966.pdf>. *Federal*

*Register*, Vol. 84, No. 196, 10/09/2019, 54045-54046.

#### **FDIC Proposes Assessments.**

FDIC issued a notice of proposed rulemaking with request for comments in the *Federal Register* on **09/04/2019** on a proposal that would amend the deposit insurance assessment regulations that govern the use of small bank assessment credits (small bank credits) and one-time assessment credits (OTACs) by certain insured depository institutions (IDIs). The FDIC is supplementing that notice of proposed rulemaking with an updated regulatory flexibility analysis to reflect changes to the Small Business Administration's monetary-based size standards which were adjusted for inflation as of **08/19/2019**. Comments are due **11/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21322.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52826-52827.

#### **FDIC Issues Supplemental Notice on Interest Rate Restrictions Proposal.**

FDIC issued a notice of proposed rulemaking with request for comments in the *Federal Register* on **09/04/2019** on proposed revisions to its regulations relating to interest rate restrictions that apply to less than well capitalized insured depository institutions. FDIC is supplementing that notice of proposed rulemaking with an updated regulatory flexibility analysis to reflect changes to the Small Business Administration's monetary-based size standards which were adjusted for inflation as of **08/19/2019**. Comments on the updated regulatory flexibility analysis are due **11/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-09/pdf/2019-21324.pdf>. *Federal Register*, Vol. 84, No. 196, 10/09/2019, 54044-54045.

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

- 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 **10/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2019-09-12/pdf/2019-19715.pdf](https://www.govinfo.gov/content/pkg/FR-2019-09-12/pdf/2019-19715.pdf). *Federal Register*, Vol. 84, No. 177, 09/12/2019, 48143-48145.

- FDIC announced it seeks comment on the information collection titled Appraisal for Higher-Priced Mortgage Loans. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **10/16/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-16/pdf/2019-19927.pdf>. *Federal Register*, Vol. 84, No. 179, 09/16/2019, 48614-48615.
- FDIC announced it seeks comment on the information collection titled Home Mortgage Disclosure (HMDA). FDIC also gave notice that it sent the collection to OMB for review. Comments are due **10/21/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-19/pdf/2019-20216.pdf>. *Federal Register*, Vol. 84, No. 182, 09/19/2019, 49298-49302.
- FDIC announced it seeks comment on the information collection titled Joint Standards for Assessing Diversity Policies and Practices. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **11/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-26/pdf/2019-20920.pdf>. *Federal Register*, Vol. 84, No. 187, 09/26/2019, 50838-50839.
- FDIC announced it seeks comment on the information collection titled Transfer Agent Registration and Amendment Form. FDIC also gave notice that it sent the collection to OMB for review. Comments are due **11/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21107.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51566-51569.

#### **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-2019-09-16/pdf/2019-19924.pdf>. *Federal Register*, Vol. 84, No. 179, 09/16/2019, 48615. <https://www.govinfo.gov/content/pkg/FR-2019-10-04/pdf/2019-21642.pdf>. *Federal Register*, Vol. 84, No. 193, 10/04/2019, 53149.
- FDIC as Receiver for former depository institutions, intends to terminate its receivership for the institutions listed in the notice. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of this notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments

concerning the termination of the above-mentioned receiverships will be considered which are not sent within this time frame. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-16/pdf/2019-19925.pdf>. *Federal Register*, Vol. 84, No. 179, 09/16/2019, 48615-48616.

<https://www.govinfo.gov/content/pkg/FR-2019-09-16/pdf/2019-19926.pdf>. *Federal Register*, Vol. 84, No. 179, 09/16/2019, 48615.

<https://www.govinfo.gov/content/pkg/FR-2019-09-27/pdf/2019-20999.pdf>. *Federal Register*, Vol. 84, No. 188, 09/27/2019, 51159-51160.

#### **OCC Finalizes Amendments to Stress Testing Rule.**

The Office of the Comptroller of the Currency (OCC) is adopting a final rule to amend OCC's company-run stress testing requirements for national banks and Federal savings associations, consistent with section 401 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Specifically, the final rule revises the minimum threshold for national banks and Federal savings associations to conduct stress tests from \$10 billion to \$250 billion, revises the frequency by which certain national banks and Federal savings associations will be required to conduct stress tests, and reduces the number of required stress testing scenarios from three to two. The final rule is effective **11/24/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-10/pdf/2019-21843.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54472-54476.

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

- OCC announced it seeks comment on the information collection titled General Reporting and Recordkeeping Requirements by Savings Associations. OCC also gave notice that it sent the collection to OMB for review. Comments are due **10/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-24/pdf/2019-20577.pdf>. *Federal Register*, Vol. 84, No. 185, 09/24/2019, 50099-50100.

- OCC announced it seeks comment on the information collection titled Licensing Manual. OCC also gave notice that it sent the collection to OMB for review. Comments are due **11/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21071.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51711-51712.

- OCC announced it seeks comment on the information collection titled 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. OCC also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21211.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 52174-52176.

#### **HUD Issues Designation of Difficult Development Areas and Qualified Census Tracts for 2020.**

The Department of Housing and Urban Development (HUD) issued designations of Difficult Development Areas (DDAs) and Qualified Census Tracts (QCTs) for purposes of the Low-Income Housing Tax Credit (LIHTC) under Internal Revenue Code (IRC) Section 42, as enacted by the Tax Reform Act of 1986. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-25/pdf/2019-20833.pdf>. *Federal Register*, Vol. 84, No. 186, 09/25/2019, 50465-50470.

#### **HUD Issued Revised RAD Notice.**

HUD's Rental Assistance Demonstration (RAD) provides the opportunity to facilitate the conversion of assistance of public housing properties and other HUD-assisted properties to long-term, project-based Section 8 rental assistance. The notice announces the posting of the fourth revision to the RAD notice (Revised RAD Notice Revision 4, PIH-2019-23 (HA)/H-2019-09, REV-4) and solicits public comment on changed eligibility and selection criteria. Comments are due **11/12/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-10/pdf/2019-22134.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54630-54632.

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

HUD announced it seeks comment on the information collection titled Certification of Consistency With Opportunity Zone Initiative-Related Activity. HUD 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-2019-10-10/pdf/2019-22135.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54629-54630.

### **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 **Alaska**, and **Mississippi**, 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-2019-09-23/pdf/2019-20214.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49676-49677.
- FEMA issued a final rule which identifies communities in the states of **Mississippi**, **Oregon**, **South Carolina**, 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-2019-10-10/pdf/2019-22123.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54520-54522.

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

- FEMA has issued a final notice which identifies communities in the states of **Delaware**, **Kansas**, **Missouri**, and **Texas**, 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 **01/22/2020**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-09-23/pdf/2019-20479.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49745-49747.
- FEMA has issued a final notice which identifies communities in the state of **Kansas**, 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 **01/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-23/pdf/2019-20482.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 19748-49749.

- FEMA has issued a final notice which identifies communities in the states of **Alabama, Florida, and Nevada**, 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 **03/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21057.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51610-51611.

#### **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 **Colorado, Connecticut, Florida, Oklahoma, Pennsylvania, 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-2019-09-12/pdf/2019-19701.pdf>. *Federal Register*, Vol. 84, No. 177, 09/12/2019, 48158-48162.

- 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, Iowa, Kansas, Missouri, New Jersey, Ohio, Texas, Washington, and Wyoming**. 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-2019-09-23/pdf/2019-20481.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49749-49751.
- 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, Montana, New Mexico, North Dakota, Oklahoma, South Carolina, Tennessee, 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-2019-10-07/pdf/2019-21755.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53457-53459.

- 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, Hawaii, Kansas, Missouri, New York, Ohio, Oregon, 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-2019-10-07/pdf/2019-21758.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53455-53457.

#### **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 **Arizona**, 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 **12/12/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19700.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48364-48366.

- 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 **California**, and **Ohio**. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **12/23/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-23/pdf/2019-20478.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49747-49748.
- 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 **12/30/2019**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21050.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51612-51613.

- 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 **Hawaii**. 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 **12/30/2019**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21052.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51611-51612.
- 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 **Missouri**, 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 **01/06/2020**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-10-07/pdf/2019-21754.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53454-53455.

### **FinCEN Issues Inflation Adjustment of Civil Monetary Penalties.**

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to reflect inflation adjustments to its civil monetary penalties (CMPs) as mandated by the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The rule adjusts certain CMPs within the jurisdiction of FinCEN to the maximum amount required by the Act. The final rule is effective **10/10/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-10/pdf/2019-22094.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54495-54496.

### **FinCEN Issues Correction to Inflation Adjustment of Civil Monetary Penalties.**

FinCEN published a final rule in the *Federal Register* on **03/19/2019** to make the 2018 annual adjustment to its civil monetary penalties (CMPs) for inflation as mandated by the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (the Act). The final rule adjusted CMPs within the jurisdiction of FinCEN to the maximum amount required by the Act for 2018. However, that final rule inadvertently used the 2017 annual adjustment penalty assessment dates in the penalty adjustment table, as opposed to using the 2018 annual adjustment penalty assessment dates. This document corrects the penalty assessment dates in the penalty adjustment table for the 2018 annual adjustment. The correction is effective **10/01/2019**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21156.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 51973-51974.

### **FinCEN Issues Correction to Correction to Inflation Adjustment of Civil Monetary Penalties.**

FinCEN published a correction in the *Federal Register* on **10/01/2019**, correcting a final rule published in the *Federal Register* on **03/19/2019** to make the 2018 annual adjustment to its civil monetary penalties (CMPs) for inflation. This notice makes a correction to the table in the **10/01/2019** correction. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21156.pdf>.

[04/pdf/C1-2019-21156.pdf](https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/C1-2019-21156.pdf). *Federal Register*, Vol. 84, No. 193, 10/04/2019, 53053.

### **Treasury Finalizes Amendments to Hardship Distributions Rules.**

The Department of the Treasury (Treasury) finalized regulations that amend the rules relating to hardship distributions from section 401(k) plans. The final regulations reflect statutory changes affecting section 401(k) plans, including changes made by the Bipartisan Budget Act of 2018. The regulations affect participants in, beneficiaries of, employers maintaining, and administrators of plans that include cash or deferred arrangements or provide for employee or matching contributions. The regulations are effective **09/23/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-23/pdf/2019-20511.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49651-49659.

### **Treasury Proposes Regulations to Application of the Employer Shared Responsibility Provisions and Certain Nondiscrimination Rules.**

Treasury proposed regulations to clarify the application of the employer shared responsibility provisions and certain nondiscrimination rules under the Internal Revenue Code (Code) to health reimbursement arrangements (HRAs) and other account-based group health plans integrated with individual health insurance coverage or Medicare (individual coverage HRAs), and to provide certain safe harbors with respect to the application of those provisions to individual coverage HRAs. The proposed regulations are intended to facilitate the adoption of individual coverage HRAs by employers, and taxpayers generally are permitted to rely on the proposed regulations. The proposed regulations would affect employers, employees and their family members, and plan sponsors. Comments are due **12/30/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-20034.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51471-51490.

### **Treasury Proposes Contribution Limits Applicable to ABLÉ Accounts.**

Treasury proposed regulations related to the Internal Revenue Code (Code), which allows a State (or its agency or instrumentality) to establish and

maintain a tax-advantaged savings program under which contributions may be made to an ABLÉ account for the purpose of paying for the qualified disability expenses of the designated beneficiary of the account. The affected Code section was amended by the Tax Cuts and Jobs Act, signed into law on December 22, 2017. The Tax Cuts and Jobs Act allows certain designated beneficiaries to contribute a limited amount of compensation income to their own ABLÉ accounts. Comments are due **01/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-10/pdf/2019-21477.pdf>. *Federal Register*, Vol. 84, No. 197, 10/10/2019, 54529-54533.

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

- Treasury announced it seeks comment on the information collection titled Electronic Payee Statements. Treasury 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-2019-09-18/pdf/2019-20167.pdf>. *Federal Register*, Vol. 84, No. 181, 09/18/2019, 49180.
- Treasury announced it seeks comment on the information collection titled Dividends and Distributions. Treasury 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-2019-09-19/pdf/2019-20317.pdf>. *Federal Register*, Vol. 84, No. 182, 09/19/2019, 49379.
- Treasury announced it seeks comment on the information collection titled Average Area Purchase Price Safe Harbors and Nationwide Purchase Prices under section 143. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **11/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-24/pdf/2019-20637.pdf>. *Federal Register*, Vol. 84, No. 185, 09/24/2019, 50101-50102.

- 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 **10/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-26/pdf/2019-20876.pdf>. *Federal Register*, Vol. 84, No. 184, 09/26/2019, 50887.
- Treasury announced it seeks comment on the information collection titled Original Issue Discount. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **11/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-27/pdf/2019-20960.pdf>. *Federal Register*, Vol. 84, No. 188, 09/27/2019, 51226-51227.
- Treasury announced it seeks comment on the information collection titled Qualified Business Income Deduction Simplified Computation. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21307.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 52176-52177.
- Treasury announced it seeks comment on the information collection titled Initial and Annual Statements of Qualified Opportunity Fund (QOF) Investments. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-21308.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 52176.
- Treasury announced it seeks comment on the information collection titled Information Return for Build America Bonds and Recovery Zone Economic Development Bonds. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-21425.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52591.

<https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-21425.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52591.

- Treasury announced it seeks comment on the information collection titled Donee Information Return (Sale, Exchange, or Other Disposition of Donated Property) (Form 8282) and Noncash Charitable Contributions. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-21433.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52592-52593.
- Treasury announced it seeks comment on the information collection titled Health Coverage Tax Credit (HCTC) Advance Payments. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-21434.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52590-52591.

#### **Treasury Establishes Pricing for 2019 United States Mint Numismatic Product.**

Treasury is announcing pricing for a new United States Mint numismatic product in accordance with the table in the notices. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-08/pdf/2019-21928.pdf>. *Federal Register*, Vol. 84, No. 195, 10/08/2019, 53836.

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

The Small Business Administration (SBA) announced it seeks comment on the information collection titled Evaluation of Fees on SBA's Surety Bond Guarantee Program. SBA also gave notice that it sent the collection to OMB for review. Comments are due **11/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-30/pdf/2019-21109.pdf>. *Federal Register*, Vol. 84, No. 189, 09/30/2019, 51707-51708.

### **FSA, FCIC, and CCC Finalize Agricultural Disaster Indemnity Programs.**

The Farm Service Agency (FSA), Federal Crop Insurance Corporation (FCIC), and the Commodity Credit Corporation (CCC) issued a rule establishing provisions for providing agricultural disaster assistance as authorized by the Additional Supplemental Appropriations for Disaster Relief Act, 2019 (Disaster Relief Act). The Wildfire and Hurricane Indemnity Program Plus (WHIP+) will provide payments to eligible producers who suffered eligible crop, tree, bush, and vine losses resulting from hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms, and wildfires that occurred in the 2018 and 2019 calendar years. The On-Farm Storage Loss Program will provide payments to eligible producers who suffered uncompensated losses of harvested commodities stored in farm structures as a result of hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms, and wildfires that occurred in the 2018 and 2019 calendar years. The Wildfire and Hurricane Indemnity Program (WHIP) Milk Loss Program will provide payments to eligible dairy operations for milk that was dumped or removed without compensation from the commercial milk market due to hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms, and wildfires that occurred in the 2018 and 2019 calendar years. The rule specifies the administrative provisions, eligibility requirements, application procedures, and payment calculations for WHIP+, On-Farm Storage Loss Program, and WHIP Milk Loss Program. The rule is effective **09/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-13/pdf/2019-19932.pdf>. *Federal Register*, Vol. 84, No. 178, 09/13/2019, 48518-48537.

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

The Farm Service Agency (FSA) announced it seeks comment on the information collection titled Organic Certification Cost Share Program. FSA also gave notice that it sent the collection to OMB for review. Comments are due **12/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-04/pdf/2019-21573.pdf>. *Federal Register*, Vol. 84, No. 193, 10/04/2019, 53100-53101.

### **FCA Proposes Amendments to Investment Regulations.**

The Farm Credit Administration (FCA) is proposing to amend its investment regulations to allow Farm Credit System (FCS) associations to purchase and hold the portion of certain loans that non-FCS lenders originate and sell in the secondary market, and that the United States Department of Agriculture (USDA) unconditionally guarantees or insures as to the timely payment of principal and interest. Comments are due **11/18/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-18/pdf/2019-19917.pdf>. *Federal Register*, Vol. 84, No. 181, 09/18/2019, 49069-49071.

### **FCA Requests Comment on Implementation of the Current Expected Credit Losses Methodology.**

FCA is inviting public comment on a proposal to address changes to our capital and other regulations, including certain regulatory disclosure requirements, in response to recent changes in the U.S. generally accepted accounting principles (U.S. GAAP). Comments are due **11/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-23/pdf/2019-19916.pdf>. *Federal Register*, Vol. 84, No. 184, 09/23/2019, 49684-49690.

### **FCA and CCC Issue Notice of Availability of Draft Programmatic Environmental Assessment for Conservation Reserve Program.**

The Farm Credit Administration (FCA), and the Commodity Credit Corporation (CCC) announced the availability for review and comment the draft Programmatic Environmental Assessment (PEA) assessing the alternatives to and anticipated environmental impacts of potential changes from the Agricultural Improvement Act of 2018 (2018 Farm Bill) to the Conservation Reserve Program (CRP), in compliance with the National Environmental Policy Act of 1969 (NEPA). The intent of this notice is to make the draft PEA available for review and request comments by the public, other agencies, and Tribes on the proposed alternatives and their potential impacts to the human environment. The feedback received from this notice will be incorporated into the final PEA, as appropriate, prior to FSA's decision. Comments are due **10/27/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21481.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52868-52869.

### **FCIC Finalized Nonprocurement Debarment and Suspension.**

The Federal Crop Insurance Corporation (FCIC) issued a final rule to adopt certain provisions of the Office of Management and Budget (OMB) guidelines to agencies on governmentwide debarment and suspension (nonprocurement) not previously adopted, to adopt changes made to the OMB guidance after its initial publication in 2010, and to revise the definition of the term "disqualified" to add the statutory disqualification requirements for USDA agencies. Finally, this rule removes a reference to the old USDA suspension and debarment regulations for the Federal Crop Insurance Corporation and replaces it with the current regulations. The final rule is effective **10/04/2019**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-10-04/pdf/2019-20865.pdf>. *Federal Register*, Vol. 84, No. 193, 10/04/2019, 52993-52997.

### **RUS and RHS Announces Community Facilities Guaranteed Loan Program Guarantee Fee Rate.**

The Rural Utilities Service (RUS), and the Rural Housing Service (RHS) announced implementation of several provisions of the 2018 Farm Bill related to RUS and RHS agencies of the Rural Development mission area of the United States Department of Agriculture (USDA). Specifically, it provides notice of the population change in the rural area definition for the Community Facilities (CF) Guaranteed Loan Program and the Water and Waste Disposal (WWD) Guaranteed Loan Program and priorities for each program. It also provides established fee levels for Fiscal Year (FY) 2020 for the CF Guaranteed Loan Program. This Notice is being issued prior to enactment of full year appropriation for FY 2020. The Agency will publish the amount of funding received in the final appropriations act on its website at <https://www.rd.usda.gov/newsroom/fy2020-appropriated-funding>. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-21475.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52869-52870.

### **SEC Proposes Update of Statistical Disclosures for Bank and Savings and Loan Registrants.**

The Securities and Exchange Commission (SEC) proposed rules to update its statistical disclosures for banking registrants. These registrants currently provide many disclosures in response to the items set forth in Industry Guide 3 (Guide 3), Statistical Disclosure by Bank Holding Companies, which are not Commission rules. The proposed rules would update the disclosures that investors receive, codify certain Guide 3 disclosures and eliminate other Guide 3 disclosures that overlap with Commission rules, U.S. Generally Accepted Accounting Principles (U.S. GAAP), or International Financial Reporting Standards (IFRS). In addition, SEC proposes to relocate the codified disclosures to a new subpart of Regulation S-K and to rescind Guide 3. Comments are due **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-03/pdf/2019-20491.pdf>. *Federal Register*, Vol. 84, No. 192, 10/03/2019, 52936-52980.

### **FASB Issues Statement of Federal Financial Accounting Standards 57.**

The Federal Accounting Standards Advisory Board (FASB) has issued Statement of Federal Financial Accounting Standards 57, Omnibus Amendments 2019. The Statement is available on the FASB website at <https://www.fasab.gov/accounting-standards/>. Copies can be obtained by contacting FASB at (202) 512-7350. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-02/pdf/2019-21451.pdf>. *Federal Register*, Vol. 84, No. 191, 10/02/2019, 52504.

### **NCUA Finalizes Rule on Payday Alternative Loans.**

The National Credit Union Administration (NCUA) issued a final rule (referred to as the PALs II rule) to allow federal credit unions (FCUs) to offer additional payday alternative loans (PALs) to their members. The final rule does not replace the NCUA's current PALs rule (the PALs I rule). Rather, the PALs II rule grants FCUs additional flexibility to offer their members meaningful alternatives to traditional payday loans while maintaining many of the key structural safeguards of the PALs I rule. The final rule is effective **12/02/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-01/pdf/2019-20821.pdf>. *Federal Register*, Vol. 84, No. 190, 10/01/2019, 51942-51952.

### **NCUA Finalizes Federal Credit Union Bylaws.**

NCUA is issuing a final rule to update, clarify, and simplify the federal credit union bylaws (FCU Bylaws). The final rule updates and conforms the FCU Bylaws to legal opinions issued by NCUA's Office of General Counsel and provides greater flexibility to federal credit unions. The final rule also makes other changes that are designed to remove outdated or obsolete provisions. The final rule is effective **01/02/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-04/pdf/2019-20826.pdf>. *Federal Register*, Vol. 84, No. 193, 10/04/2019, 53278-53302.

### **NCUA Finalizes Amendments to Supervisory Committee Audits and Verifications.**

NCUA is amending its regulations governing the responsibilities of a federally insured credit union (FICU) to obtain an annual supervisory committee audit of the credit union. The final rule implements recommendations outlined in the agency's Regulatory Reform Task Force's Regulatory Reform Agenda and will provide additional flexibility to FICUs. Specifically, NCUA is: Replacing the Supervisory Committee Guide with a simplified appendix to the part; eliminating two audit types that FICUs seldom use; and eliminating a specific deadline for outside, compensated persons to deliver written audit reports to FICUs. The final rule is effective **01/06/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-07/pdf/2019-20822.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53303-53308.

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

- NCUA announced it seeks comment on the information collection titled Production of Non-public Records and Testimony of Employees in Legal Proceedings. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **11/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-07/pdf/2019-21800.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53476-53477.
- NCUA announced it seeks comment on the information collection titled Production of Non-

public Monitoring Bank Secrecy, 12 CFR Part § 748.2. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **12/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-10-07/pdf/2019-21801.pdf>. *Federal Register*, Vol. 84, No. 194, 10/07/2019, 53476.

### **VA Announces Assistance to Eligible Individuals in Acquiring Specially Adapted Housing.**

The Department of Veterans Affairs (VA) announced that the aggregate amounts of assistance available under the Specially Adapted Housing (SAH) grant program will increase by 5.51 percent for Fiscal Year (FY) 2020. The increases in aggregate amounts are effective **10/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-25/pdf/2019-20728.pdf>. *Federal Register*, Vol. 84, No. 186, 09/25/2019, 50562-50563.

### **DOL Finalizes Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.**

The Department of Labor (DOL) is updating and revising the regulations issued under the Fair Labor Standards Act implementing the exemptions from minimum wage and overtime pay requirements for executive, administrative, professional, outside sales, and computer employees. The final rule is effective **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-27/pdf/2019-20353.pdf>. *Federal Register*, Vol. 84, No. 188, 09/27/2019, 51230-51308.

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

- DOL announced it seeks comment on the information collection titled Employment Information Form. DOL also gave notice that it sent the collection to OMB for review. Comments are due **10/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-27/pdf/2019-20350.pdf>. *Federal Register*, Vol. 84, No. 188, 09/27/2019, 51179-51180.
- DOL announced it seeks comment on the information collection titled Records to be Kept by Employers—Fair Labor Standards Act. DOL

also gave notice that it sent the collection to OMB for review. Comments are due **10/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-09-27/pdf/2019-20354.pdf>. *Federal Register*, Vol. 84, No. 188, 09/27/2019, 51179.



## Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Prototypes of New Overdraft Opt-In Model Form.	<a href="https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/">https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/</a>	No date specified.
<b>CFPB</b>	Home Mortgage Disclosure.  <b>EXTENSION:</b> Home Mortgage Disclosure.	<i>Federal Register,</i> Vol. 84, No. 92, 05/13/2019, 20972- 21041.  <i>Federal Register,</i> Vol. 84, No. 149, 08/02/2019, 37804- 37806.	<b>Jun. 12, 2019</b>  New Comment Due Date: <b>Oct. 15, 2019</b>
<b>CFPB</b>	Regulation C Data Points.  <b>EXTENSION:</b> 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.	<b>Jul. 08, 2019</b>  New Comment Due Date: <b>Oct. 15, 2019</b>
<b>CFPB</b>	<b>NOTICE:</b> Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register,</i> Vol. 84, No. 170, 09/03/2019, 45998- 45999.	<b>Nov. 04, 2019</b>
<b>CFPB</b>	<b>NOTICE:</b> Truth in Savings.	<i>Federal Register,</i> Vol. 84, No. 174, 09/09/2019, 47264.	<b>Nov. 08, 2019</b>
* <b>CFPB</b>	Tech Sprints.	<i>Federal Register,</i> Vol. 84, No. 181, 09/18/2019, 49099- 49100.	<b>Nov. 08, 2019</b>
* <b>Commodity Credit Corporation (CCC)</b>	Draft Programmatic Environmental Assessment for Conservation Reserve Program.	<i>Federal Register,</i> Vol. 84, No. 192, 10/03/2019, 52868- 52869.	<b>Oct. 27, 2019</b>

*	<b>Farm Credit Administration (FCA)</b>	Draft Programmatic Environmental Assessment for Conservation Reserve Program.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52868-52869.	<b>Oct. 27, 2019</b>
*	<b>FCA</b>	Amendments to Investment Regulations.	<i>Federal Register</i> , Vol. 84, No. 181, 09/18/2019, 49069-49071.	<b>Nov. 18, 2019</b>
*	<b>FCA</b>	<b>NOTICE:</b> Implementation of the Current Expected Credit Losses Methodology.	<i>Federal Register</i> , Vol. 84, No. 184, 09/23/2019, 49684-49690.	<b>Nov. 22, 2019</b>
*	<b>Farm Service Agency (FSA)</b>	<b>NOTICE:</b> Organic Certification Cost Share Program.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53100-53101.	<b>Dec. 03, 2019</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Generic Clearance for Prize Competition Participation.	<i>Federal Register</i> , Vol. 84, No. 177, 09/12/2019, 48143-48145.	<b>Oct. 15, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Appraisal for Higher-Priced Mortgage Loans.	<i>Federal Register</i> , Vol. 84, No. 179, 09/16/2019, 48614-48615.	<b>Oct. 16, 2019</b>
	<b>FDIC</b>	Securitization Safe Harbor Rule.	<i>Federal Register</i> , Vol. 84, No. 163, 08/22/2019, 43732-43737.	<b>Oct. 21, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Home Mortgage Disclosure (HMDA).	<i>Federal Register</i> , Vol. 84, No. 182, 09/19/2019, 49298-49302.	<b>Oct. 21, 2019</b>
	<b>FDIC</b>	<b>NOTICE:</b> Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45491-45494.	<b>Oct. 28, 2019</b>
*	<b>FDIC</b>	Rescission of Policy Statements.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51467-51469.	<b>Oct. 30, 2019</b>
*	<b>FDIC</b>	Interest Rate Restrictions on Institutions That Are Less Than Well Capitalized.	<i>Federal Register</i> , Vol. 84, No. 171, 09/04/2019, 46470-46495.	<b>Nov. 04, 2019</b>

	<b>SUPPLEMENTAL NOTICE:</b> Interest Rate Restrictions on Institutions That Are Less Than Well Capitalized.	<i>Federal Register</i> , Vol. 84, No. 196, 10/09/2019, 54044-54045.	New Due Date: <b>Nov. 08, 2019</b>	
*	<b>FDIC</b>	Assessments.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52826-52827.	<b>Nov. 04, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Joint Standards for Assessing Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 187, 09/26/2019, 50838-50839.	<b>Nov. 25, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Transfer Agent Registration and Amendment Form.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51566-51569.	<b>Nov. 29, 2019</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-53241.	<b>Dec. 03, 2019</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Regulation I: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45491-45494.	<b>Oct. 28, 2019</b>
	<b>FRB</b>	Interbank Settlement of Faster Payments.	<i>Federal Register</i> , Vol. 84, No. 154, 08/09/2019, 39297-39322.	<b>Nov. 07, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Savings Association Holding Company Report.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47514-47516.	<b>Nov. 12, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Consumer Satisfaction Questionnaire, the Federal Reserve Consumer Help—Consumer Survey, the Consumer Online Complaint Form, and the Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47507-47509.	<b>Nov. 12, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Transfer Agent Registration and Amendment Form.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47512-47513.	<b>Nov. 12, 2019</b>
	<b>FRB</b>	<b>NOTICE:</b> Notice of Branch Closure.	<i>Federal Register</i> , Vol. 84, No. 175,	<b>Nov. 12, 2019</b>

		09/10/2019, 47516-47517.	
<b>FRB</b>	<b>NOTICE:</b> Payments Research Survey.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47511-47512.	<b>Nov. 12, 2019</b>
<b>FRB</b>	<b>NOTICE:</b> Banking Organization Systemic Risk Report.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47509-47511.	<b>Nov. 12, 2019</b>
* <b>FRB</b>	<b>NOTICE:</b> Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-53241.	<b>Dec. 03, 2019</b>
<b>Federal Trade Commission (FTC)</b>	COPPA.	<i>Federal Register</i> , Vol. 84, No. 143, 07/25/2019, 35842-35847.	<b>Oct. 23, 2019</b>
<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Renewal of Information Collection Requirements in connection with the Imposition of a Special Measure concerning North Korea as a Jurisdiction of Primary Money Laundering Concern.	<i>Federal Register</i> , Vol. 84, No. 175, 09/10/2019, 47632-47633.	<b>Nov. 12, 2019</b>
<b>Housing and Urban Development, Dept. of (HUD)</b>	Disparate Impact Standard.	<i>Federal Register</i> , Vol. 84, No. 160, 08/19/2019, 42854-42863.	<b>Oct. 18, 2019</b>
<b>HUD</b>	Demonstration to Assess the National Standards for the Physical Inspection of Real Estate and Associated Protocols.	<i>Federal Register</i> , Vol. 84, No. 162, 08/21/2019, 43536-43542.	<b>Oct. 21, 2019</b>
<b>HUD</b>	<b>NOTICE:</b> Multifamily Mortgagee's Application for Insurance Benefits.	<i>Federal Register</i> , Vol. 84, No. 174, 09/09/2019, 47315-47316.	<b>Nov. 08, 2019</b>
* <b>HUD</b>	Revised RAD Notice.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54630-54632.	<b>Nov. 12, 2019</b>
* <b>HUD</b>	<b>NOTICE:</b> Certification of Consistency With Opportunity Zone Initiative-Related Activity.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54629-54630.	<b>Dec. 09, 2019</b>

*	<b>Labor, Dept. of (DOL)</b>	<b>NOTICE:</b> Employment Information Form.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51179-51180.	<b>Oct. 28, 2019</b>
*	<b>DOL</b>	<b>NOTICE:</b> Records to be Kept by Employers—Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51179.	<b>Oct. 28, 2019</b>
	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Corporate Credit Union Monthly Call Report and Report of Officers.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45536-45537.	<b>Oct. 28, 2019</b>
	<b>NCUA</b>	<b>NOTICE:</b> Records Preservation, 12 CFR part 749.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 46051.	<b>Nov. 04, 2019</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Production of Non-public Records and Testimony of Employees in Legal Proceedings.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53476-53477.	<b>Nov. 06, 2019</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Production of Non-public Monitoring Bank Secrecy, 12 CFR Part § 748.2.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53476.	<b>Dec. 06, 2019</b>
*	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> General Reporting and Recordkeeping Requirements by Savings Associations.	<i>Federal Register</i> , Vol. 84, No. 185, 09/24/2019, 50099-50100.	<b>Oct. 24, 2019</b>
	<b>OCC</b>	<b>NOTICE:</b> Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities.	<i>Federal Register</i> , Vol. 84, No. 171, 09/04/2019, 46604-46606.	<b>Nov. 04, 2019</b>
*	<b>OCC</b>	<b>NOTICE:</b> Licensing Manual.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51711-51712.	<b>Nov. 29, 2019</b>
*	<b>OCC</b>	<b>NOTICE:</b> 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.	<b>Dec. 02, 2019</b>

*	<b>OCC</b>	<b>NOTICE:</b> Consolidated Reports of Condition and Income.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53227-53241.	<b>Dec. 03, 2019</b>
	<b>Rural Housing Service (RHS)</b>	Amendments to Guaranteed Rural Rental Housing.	<i>Federal Register</i> , Vol. 84, No. 170, 09/03/2019, 45927-45929.	<b>Nov. 04, 2019</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Update of Statistical Disclosures for Bank and Savings and Loan Registrants.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52936-52980.	<b>Dec. 02, 2019</b>
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Evaluation of Fees on SBA's Surety Bond Guarantee Program.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51707-51708.	<b>Nov. 29, 2019</b>
*	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> FHA New Account Request, Transition Request, and Transfer Request.	<i>Federal Register</i> , Vol. 84, No. 184, 09/26/2019, 50887.	<b>Oct. 28, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Electronic Payee Statements.	<i>Federal Register</i> , Vol. 84, No. 181, 09/18/2019, 49180.	<b>Nov. 18, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Dividends and Distributions.	<i>Federal Register</i> , Vol. 84, No. 182, 09/19/2019, 49379.	<b>Nov. 18, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> 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.	<b>Nov. 25, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Original Issue Discount.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51226-51227.	<b>Nov. 26, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Qualified Business Income Deduction Simplified Computation.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52176-52177.	<b>Dec. 02, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Initial and Annual Statements of Qualified Opportunity Fund (QOF) Investments.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52176.	<b>Dec. 02, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Information Return for Build America Bonds and Recovery Zone Economic Development Bonds.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52591.	<b>Dec. 02, 2019</b>

* <b>Treasury</b>	<b>NOTICE:</b> 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.	<b>Dec. 02, 2019</b>
* <b>Treasury</b>	<b>NOTICE:</b> Health Coverage Tax Credit (HCTC) Advance Payments.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52590-52591.	<b>Dec. 02, 2019</b>
* <b>Treasury</b>	Application of the Employer Shared Responsibility Provisions and Certain Nondiscrimination Rules.	<i>Federal Register</i> , Vol. 84, No. 189, 09/30/2019, 51471-51490.	<b>Dec. 30, 2019</b>
* <b>Treasury</b>	Contribution Limits Applicable to ABLE Accounts.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54529-54533.	<b>Jan. 08, 2020</b>

## Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088- 43149.	<p style="text-align: center;"><b>Jan. 01, 2018</b></p> (Amendments to § 1003.5 in amendatory instruction 8, the amendments to § 1003.6 in amendatory instruction 9, and the amendments to supplement I to part 1003 in amendatory instruction 10 are effective on <b>Jan. 01, 2019</b> ; and the amendments to § 1003.2 in amendatory instruction 11, the amendments to § 1003.3 in amendatory instruction 12, the amendments to § 1003.5 in amendatory instruction 13, the amendments to § 1003.6 in amendatory instruction 14, and the amendments to supplement I to part 1003 in amendatory instruction 15 are effective on <b>Jan. 01, 2020</b> .)



	<b>CFPB</b>	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-45697.	<b>Jan. 01, 2018</b> The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: <b>Jan. 01, 2022.</b>
	<b>CFPB</b>	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701.	<b>Sep. 03, 2019</b>  (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: <b>Jul. 01, 2020)</b>
*	<b>CFPB</b>	Policy on No-Action Letters.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48229-48246.	<b>Sep. 10, 2019</b>
*	<b>CFPB</b>	Policy on the Compliance Assistance Sandbox.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48246-48260.	<b>Sep. 10, 2019</b>
*	<b>CFPB</b>	Policy to Encourage Trial Disclosure Programs.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48260-48272.	<b>Sep. 10, 2019</b>
*	<b>CFPB</b>	<b>NOTICE:</b> 2019 Consumer Credit Card Market Report.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48331-48333.	Issued: <b>Sep. 13, 2019</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Summer 2019 Supervisory Highlights.	<i>Federal Register</i> , Vol. 84, No. 182, 09/19/2019, 49250-49255.	Issued: <b>Sep. 19, 2019</b>
*	<b>CFPB</b>	<b>CORRECTION:</b> Fair Lending Annual Report.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 52075-52076.	Issued: <b>Oct. 01, 2019</b>

	<b>CFPB</b>	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 84, No. 148, 08/01/2019, 37565-37570.	<b>Jan. 01, 2020</b>
	<b>CFPB</b>	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.	<b>Nov. 19, 2020</b>
*	<b>Commodity Credit Corporation (CCC)</b>	Agricultural Disaster Indemnity Programs.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48518-48537.	<b>Sep. 13, 2019</b>
	<b>Commodity Futures Trading Commission (CFTC)</b>	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	<b>Dec. 31, 2019</b>
	<b>Farm Credit Administration (FCA)</b>	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.	FCA will publish a notice of the effective date in the <i>Federal Register</i> .
*	<b>Farm Service Agency (FSA)</b>	Agricultural Disaster Indemnity Programs.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48518-48537.	<b>Sep. 13, 2019</b>
*	<b>Federal Accounting Standards Advisory Board (FASB)</b>	Statement of Federal Financial Accounting Standards 57.	<i>Federal Register</i> , Vol. 84, No. 191, 10/02/2019, 52504.	Issued: <b>Oct. 02, 2019</b>
*	<b>Federal Crop Insurance Corporation (FCIC)</b>	Agricultural Disaster Indemnity Programs.	<i>Federal Register</i> , Vol. 84, No. 178, 09/13/2019, 48518-48537.	<b>Sep. 13, 2019</b>
*	<b>FCIC</b>	Nonprocurement Debarment and Suspension.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 52993-52997.	<b>Oct. 04, 2019</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Terminations of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 179, 09/16/2019, 48615.  <i>Federal Register</i> , Vol. 84, No. 179, 09/16/2019, 48615-48616.	Issued: <b>Sep. 16, 2019</b>  Issued: <b>Sep. 16, 2019</b>

		<i>Federal Register</i> , Vol. 84, No. 179, 09/16/2019, 48615.	Issued: <b>Sep. 16, 2019</b>	
		<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51159- 51160.	Issued: <b>Sep. 27, 2019</b>	
		<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53149.	Issued: <b>Oct. 04, 2019</b>	
*	<b>FDIC</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579- 53598.	<b>Oct. 09, 2019</b> (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on <b>Jan. 01, 2019</b> )
*	<b>FDIC</b>	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54465- 54472.	<b>Oct. 10, 2019</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	Credit Score Models.	<i>Federal Register</i> , Vol. 84, No. 159, 08/16/2019, 41886- 41908.	<b>Oct. 15, 2019</b>
	<b>FHFA</b>	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308- 5333.	<b>Jan. 01, 2020</b>
*	<b>Federal Reserve Board (FRB)</b>	Amendments to Regulation A.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52752- 52753.	<b>Oct. 03, 2019</b>  The rate changes for primary and secondary credit were applicable on: <b>Sep. 19, 2019</b>
*	<b>FRB</b>	Amendments to Regulation D.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52753- 52754.	<b>Oct. 03, 2019</b>  The IORR and IOER rate changes were applicable on: <b>Sep. 19, 2019</b>

* <b>FRB</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579- 53598.	<b>Oct. 09, 2019</b> (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on <b>Jan. 01, 2019</b> )
* <b>FRB</b>	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54465- 54472.	<b>Oct. 10, 2019</b>
<b>FRB</b>	<b>CORRECTION:</b> Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403.	<b>Jul. 01, 2020</b>
<b>Federal Trade Commission (FTC)</b>	Telemarketing Sales Rule Fees.	<i>Federal Register</i> , Vol. 84, No. 166, 08/27/2019, 44686- 44687.	<b>Oct. 01, 2019</b>
* <b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>CORRECTION:</b> Inflation Adjustment of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 51973- 51974.	<b>Oct. 01, 2019</b>
	<b>CORRECTION:</b> Inflation Adjustment of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53053.	Issued: <b>Oct. 04, 2019</b>
* <b>FinCEN</b>	Inflation Adjustment of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54495- 54496.	<b>Oct. 10, 2019</b>
* <b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Designation of Difficult Development Areas and Qualified Census Tracts for 2020.	<i>Federal Register</i> , Vol. 84, No. 186, 09/25/2019, 50465- 50470.	Issued: <b>Sep. 25, 2019</b>
<b>HUD</b>	Project Approval for Single- Family Condominiums.	<i>Federal Register</i> , Vol. 84, No. 158, 08/15/2019, 41846- 41877.	<b>Oct. 15, 2019</b>
* <b>Labor, Dept. of (DOL)</b>	Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 84, No. 188, 09/27/2019, 51230- 51308.	<b>Jan. 01, 2020</b>
<b>National Credit Union Administration</b>	Fidelity Bond Rules.	<i>Federal Register</i> , Vol. 84, No. 142,	<b>Oct. 22, 2019</b>

	<b>(NCUA)</b>		07/24/2019, 35517-35525.	
	<b>NCUA</b>	Real Estate Appraisals Amendments.	<i>Federal Register</i> , Vol. 84, No. 142, 07/24/2019, 35525-35538.	<b>Oct. 22, 2019</b>
*	<b>NCUA</b>	Payday Alternative Loans.	<i>Federal Register</i> , Vol. 84, No. 190, 10/01/2019, 51942-51952.	<b>Dec. 02, 2019</b>
	<b>NCUA</b>	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	<b>Jan. 01, 2020</b>
*	<b>NCUA</b>	Federal Credit Union Bylaws.	<i>Federal Register</i> , Vol. 84, No. 193, 10/04/2019, 53278-53302.	<b>Jan. 02, 2020</b>
*	<b>NCUA</b>	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 194, 10/07/2019, 53303-53308.	<b>Jan. 06, 2020</b>
*	<b>Office of the Comptroller of the Currency (OCC)</b>	Real Estate Appraisals Rule.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53579-53598.	<b>Oct. 09, 2019</b> (except for the amendments in instructions 4, 5, 9, 10, 14, and 15, which are effective on <b>Jan. 01, 2019</b> )
*	<b>OCC</b>	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54465-54472.	<b>Oct. 10, 2019</b>
*	<b>OCC</b>	Stress Testing Rule.	<i>Federal Register</i> , Vol. 84, No. 197, 10/10/2019, 54472-54476.	<b>Nov. 24, 2019</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Community Facilities Guaranteed Loan Program Guarantee Fee Rate.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52869-52870.	Issued: <b>Oct. 03, 2019</b>
	<b>RHS</b>	<b>NOTICE:</b> Request for Applications for Loan Guarantees Under the	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-	Applications accepted until: <b>Dec. 31, 2021</b>

	Guaranteed Rural Rental Housing Program.	60584.	
*	<b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Community Facilities Guaranteed Loan Program Guarantee Fee Rate.	<i>Federal Register</i> , Vol. 84, No. 192, 10/03/2019, 52869-52870.  Issued: <b>Oct. 03, 2019</b>
	<b>Small Business Administration (SBA)</b>	Express Bridge Loan Pilot Program.  Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.  <i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.  Available: <b>Oct. 16, 2017</b> through <b>Sep. 30, 2020</b>  <b>May 07, 2018</b>
	<b>SBA</b>	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.  Available: <b>Jul. 19, 2018</b> Through <b>Jul. 20, 2020</b>
	<b>SBA</b>	<b>EXTENSION:</b> Decrease in Surety Bond Guarantee Program Fees.	<i>Federal Register</i> , Vol. 84, No. 157, 08/14/2019, 40466-40467.  Issued: <b>Aug. 14, 2019</b>
	<b>SBA</b>	<b>INTERIM FINAL RULE:</b> Monetary-Based Industry Size Standards.	<i>Federal Register</i> , Vol. 84, No. 138, 07/18/2019, 34261-34281.  <b>Aug. 19, 2019</b>  Comments Due: <b>Sep. 16, 2019</b>
	<b>SBA</b>	<b>EXTENSION:</b> 504 Loan Program Rural Initiative Pilot Program.	<i>Federal Register</i> , Vol. 84, No. 167, 08/28/2019, 45060-45061.  Issued: <b>Aug. 28, 2019</b>
*	<b>Treasury, Dept. of (Treasury)</b>	Amendments to Hardship Distributions Rules.	<i>Federal Register</i> , Vol. 84, No. 184, 09/23/2019, 49651-49659.  <b>Sep. 23, 2019</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Pricing for 2019 United States Mint Numismatic Product.	<i>Federal Register</i> , Vol. 84, No. 195, 10/08/2019, 53836.  Issued: <b>Oct. 08, 2019</b>
*	<b>Veterans Affairs (VA)</b>	Assistance to Eligible Individuals in Acquiring Specially Adapted Housing.	<i>Federal Register</i> , Vol. 84, No. 186, 09/25/2019, 50562-50563.  <b>Oct. 01, 2019</b>

\*Denotes new item in the chart