CFPB Issues Interpretive Rule Regarding "Time or Space" Exception with Respect to Digital Marketing Providers.

The Bureau of Consumer Financial Protection (CFPB) issued an interpretive rule regarding the limited applicability of the Consumer Financial Protection Act's (CFPA's) "time or space" exception with respect to digital marketing providers. Section 1002 of CFPA defines the term "service provider" and sets forth two exceptions to that definition. Under one of those exceptions, a person is not a service provider solely by virtue of such person offering or providing to a covered person time or space for an advertisement for a consumer financial product or service through print, newspaper, or electronic media. CFPB issued the interpretive rule to address digital marketing providers that commingle the targeting and delivery of advertisements to consumers, such as by using algorithmic models or other analytics, with the provision of advertising "time or space." Digital marketing providers that are materially involved in the development of content strategy would not fall within the "time or space" exception as interpreted by CFPB. Accordingly, digital marketing providers that are involved in the identification or selection of prospective customers or the selection or placement of content to affect consumer engagement, including purchase or adoption behavior, are typically service providers under the CFPA. The interpretive letter is effective **08/17/2022**. The interpretive letter may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-17/pdf/2022-17699.pdf. *Federal Register*, Vol. 87, No. 158, 08/17/2022, 50556-50560.

CFPB Issues Circular Regarding Insufficient Data Protection for Consumer Information.

CFPB published in the *Federal Register* its Consumer Financial Protection Circular 2022-04 titled, Insufficient Data Protection or Security for Sensitive Consumer Information. In the circular, CFPB responds to the question: Can entities violate the prohibition on unfair acts or practices in the Consumer Financial Protection Act (CFPA) when they have insufficient data protection or information security? CFPB released the circular on its website **08/11/2022**. The circular may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19075.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54346-54349.

CFPB Extends Comment Period for Request of Information Regarding Employer-Driven Debt.

CFPB announced the extension of the comment period for a request of information regarding employer-driven debt. On **06/09/2022**, CFPB issued a request for information seeking input on debt obligations incurred by consumers in the context of an employment or independent contractor arrangement. The request for information was published in the *Federal Register* on **06/17/2022**, and provided for a comment period that was set to expire **09/07/2022**. CFPB has determined that an extension of the comment period was appropriate. Comments are now due **09/23/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-02/pdf/2022-19016.pdf. *Federal Register*, Vol. 87, No. 170, 09/02/2022, 54201-54202.

CFPB Seeks Comment Regarding Information Collections.

- CFPB seeks comment regarding revisions to an information collection titled, Report of Terms of Credit Card Plans and Consumer and College Credit Card Agreements. CFPB intakes different forms of credit card data from credit card issuers, as required by the Truth in Lending Act and implementing regulations. The data collection enables CFPB to provide Congress and the public with a centralized and searchable repository for consumer and college credit card agreements and information regarding the arrangements between financial institutions and institutions of higher education. Comments are due **10/17/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-18/pdf/2022-17807.pdf. *Federal Register*, Vol. 87, No. 159, 08/18/2022, 50851-50852.

- CFPB seeks comment regarding the extension of an information collection titled, Generic Information Collection Plan to Conduct Cognitive and Pilot Testing of Research

Methods, Instruments, and Forms. Under the Dodd-Frank Act, CFPB is charged with researching, analyzing, and reporting on topics relating to CFPB's mission, including developments in markets for consumer financial products and services, consumer awareness, and consumer behavior. In order to improve its understanding of how consumers engage with financial markets, CFPB seeks to obtain approval for a generic information collection plan to conduct research to improve the quality of data collection by examining the effectiveness of data-collection procedures and processes, including potential psychological and cognitive issues. Comments are due **11/07/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19332.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 54982.

- CFPB seeks comment regarding the extension of an information collection titled, Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance, Regulation I. Regulation I, 12 CFR part 1009, applies to all depository institutions lacking federal deposit insurance. It requires the disclosure of certain insurance-related information in periodic statements, account records, locations where deposits are normally received, and advertising. Such depository institutions are also required to obtain a written acknowledgment from depositors regarding the institution's lack of federal deposit insurance. The information collection pertains to the requirement under Regulation I. Comments are due **11/08/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-09/pdf/2022-19460.pdf. *Federal Register*, Vol. 87, No. 174, 09/09/2022, 55412-55413.

FRB Issues Delegation of Authority Final Rule.

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt revisions to rules regarding delegation of authority. The final rule codifies and revises delegations of authority previously approved by FRB, makes technical changes, and rescinds moot or superseded delegations. Table 1 in the final rule lists the delegations, identifies the delegatee, and notes where within the delegation rules the delegations will be incorporated. The final rule is effective **09/01/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-01/pdf/2022-18203.pdf. *Federal Register*, Vol. 87, No. 169, 09/01/2022, 53988-54026.

FRB Announces Final Approval of Capital Assessments and Stress Testing Reports Information Collection.

FRB announced final approval of the renewal, with revision, of an information collection titled, The Capital Assessments and Stress Testing Reports. The collections of information are applicable to bank holding companies, U.S. intermediate holding companies, and covered savings and loan holding companies with $100 billion or more in total consolidated assets. The data collected provide FRB with information needed to help ensure that large firms have strong, firm-wide risk measurement and management processes supporting their internal assessments of capital adequacy and that their capital resources are sufficient, given their business focus, activities, and resulting risk exposures. The data within the reports are used to set stress capital buffer requirements. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-26/pdf/2022-18396.pdf. *Federal Register*, Vol. 87, No. 165, 08/26/2022, 52560-52568.

FRB Announces Final Approval of Revision of Holding Company Financial Statement Information Collection.

FRB announced the final approval of revisions to an information collection titled, Financial Statements for Holding Companies. The collection includes several forms as further described in the notice. FRB requires holding companies to provide standardized financial statements to fulfill FRB's statutory obligation to supervise these organizations. Financial data from the reporting forms are used to detect emerging financial problems to review performance and conduct pre-inspection analysis, to monitor and evaluate capital adequacy, to evaluate holding company mergers and acquisitions, and to analyze a holding company's overall financial condition to ensure the safety and soundness of its operations. The information collection continues to be the primary source of financial data on holding companies that examiners rely on in the intervals between on-site inspections. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19324.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55005-55007.

FDIC Issues Notice of Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former 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 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-2022-09-08/pdf/2022-19398.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55002-55003.

FDIC Announces Intent to Terminate Receiverships.

FDIC, as Receiver for the institutions listed in the notices, announced it intends to terminate its receiverships for the institutions. The liquidation of the assets for the receiverships 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 the notices. If any person wishes to comment concerning the termination of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notices may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-11/pdf/2022-17203.pdf. *Federal Register*, Vol. 87, No. 154, 08/11/2022, 49592-49593; and https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19188.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54504.

FDIC Issues Notice to Correct Name of Consumer Response Center.

FDIC issued a correction to a notice published in the *Federal Register* on **08/08/2022**, which made technical changes to the name of its Consumer Response Center. The previous notice corrected two regulations, the Fair Housing Rule and the Consumer Protection in Sales of Insurance Rule, to reflect a reorganization and change in the name of its former Consumer Response Center to the National Center for Consumer and Depositor Assistance. The document incorrectly listed the name of the National Center for Consumer and Depositor Assistance. The notice incorrectly listed "Deposit" instead of "Depositor" in reference to the center. The correction is effective **08/12/2022**. The correction may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-12/pdf/2022-17370.pdf. *Federal Register*, Vol. 87, No. 155, 08/12/2022, 49767.

FDIC Seeks Comment Regarding Information Collections Related to Transfer Agent Registration, Branch Application, Consent to Reduce Capital, and Appraisals for HPMLs.

FDIC seeks comment regarding four unrelated information collections: (a) Transfer Agent Registration and Amendment Form; (b) Application for a Bank to Establish a Branch or Move its Main Office or Branch; (c) Application for Consent to Reduce or Retire Capital; and (d) Appraisals for Higher-Priced Mortgage Loans (HPMLs). The use of the data collected from the information collections is outlined in the notice. Comments are due **10/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-22/pdf/2022-17948.pdf. *Federal Register*, Vol. 87, No. 161, 08/22/2022, 51415-51418.

FDIC Seeks Comment Regarding New System of Records for E-Rulemakings.

FDIC seeks comment on a new system of records titled, FDIC-039, E-Rulemaking System of Records. FDIC's E-Rulemaking system allows the public to search, review, download, and comment on FDIC rulemaking and notice documents via FDIC's website. The system of records notice covers the

records maintained by FDIC relating to comments and other written input submitted to FDIC in response to proposed FDIC rulemakings, notices, or other requests for comments. The action is effective **09/02/2022**. The routine uses in the action will become effective **10/03/2022**, unless FDIC makes changes based on comments received. Written comments are due **10/03/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-02/pdf/2022-19042.pdf. *Federal Register*, Vol. 87, No. 170, 09/02/2022, 54214-54216.

FDIC Seeks Comment Regarding New Information Collection for Misuse of FDIC Name, Logo, or Insured Status.

FDIC seeks comment regarding a new information collection titled, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo. FDIC recently issued a final rule with the same title which established the process by which FDIC will identify and investigate conduct that may violate section 18(a)(4) of the Federal Deposit Insurance Act, the standards under which such conduct will be evaluated, and the procedures which FDIC will follow when formally and informally enforcing the provisions of section 18(a)(4) of the Federal Deposit Insurance Act. The new information collection will be used in connection with the new FDIC rule. Comments are due **11/07/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19356.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55003-55005.

OCC Seeks Comment Regarding Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Assessment of Fees. OCC is authorized by the National Bank Act and the Home Owners Loan Act to collect assessments, fees, and other charges as necessary or appropriate to carry out the responsibilities of OCC. OCC requires independent credit card national banks and independent credit card federal savings associations (collectively, independent credit card institutions) to pay an additional assessment based on receivables attributable to accounts owned by the national bank or federal savings association. Independent credit card institutions are national banks or federal savings associations that engage primarily in credit card operations and are not affiliated with a full-service national bank or full-service federal savings association. Under 12 CFR 8.2(c)(2), OCC also has the authority to assess an independent credit card institution that is affiliated with a full-service national bank or full-service federal savings association if OCC concludes that the affiliation is intended to evade the requirements of 12 CFR part 8. OCC requires independent credit card institutions to report receivables attributable data to OCC semiannually or at a time specified by OCC. OCC uses the information to calculate the assessment for each national bank and federal savings association and adjust the assessment rate for independent credit card institutions over time. Comments are due **10/11/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-11/pdf/2022-17276.pdf. *Federal Register*, Vol. 87, No. 154, 08/11/2022, 49651-49652.

- OCC seeks comment regarding an information collection titled, Financial Management-Interest Rate Risk. The information collection covers the recordkeeping burden for federal savings associations to maintain data in accordance with OCC's regulation on interest rate risk procedures, 12 CFR 163.176. To comply with the reporting requirement, institutions need to maintain sufficient records to document how their interest rate risk exposure is monitored and managed internally. Comments are due **10/11/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-12/pdf/2022-17323.pdf. *Federal Register*, Vol. 87, No. 155, 08/12/2022, 49925-49926.

- OCC seeks comment regarding renewal of an information collection titled, Extensions of Credit to Insiders and Transactions with Affiliates. National banks and federal savings associations must comply with rules of the Board of Governors of the Federal Reserve System (FRB) regarding extensions of credit to insiders (Regulation O) and transactions with affiliates (Regulation W), which implement section 22 and sections 23A and 23B, respectively, of the Federal Reserve Act. 12 CFR part 31 addresses these transactions for national banks and federal savings associations. The information collection pertains to the requirements within the Regulations and Part 31. Comments are due **10/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-22/pdf/2022-18004.pdf. *Federal Register*, Vol. 87, No. 161, 08/22/2022, 51487-51488.

- OCC seeks comment regarding renewal of an information collection titled, Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities. The information collection covers standards, pursuant to which OCC-regulated entities voluntarily self-assess their diversity policies and practices. OCC may use the information submitted to monitor progress and trends in the financial services industry regarding diversity and inclusion in employment and contracting activities and to identify and highlight diversity and inclusion policies and practices that have been successful. Comments are due **11/07/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19374.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55082-55083.

- OCC seeks comment regarding revision of an information collection titled, Bank Secrecy Act/Money Laundering Risk Assessment. The information collection is also known as the Money Laundering Risk (MLR) System. The MLR System risk assessment is an important tool for OCC's Bank Secrecy Act/Anti-Money Laundering (BSA/AML) efforts and OFAC supervision activities because it allows OCC to better identify those institutions, and business activities within institutions, that may pose heightened risk and then allocate examination resources accordingly. The information collection also provides OCC with information regarding products or customers that may be experiencing difficulties or challenges maintaining banking services. MLR data assists banks' management of BSA/AML programs and provides a starting point for banks to develop their risk assessments. Comments are due **10/11/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19375.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55083-55085.

- OCC seeks comment regarding the renewal of an information collection titled, Appraisals for Higher-Priced Mortgage Loans. The information collection relates to section 1471 of the Dodd-Frank Act, which added a new section 129H to the Truth in Lending Act establishing special appraisal requirements for "higher-risk mortgages." The information collection requirements are found in 12 CFR 34.203(c)(1), (c)(2), (d), (e) and (f). Comments are due **11/07/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19373.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55086-55087.

HUD Seeks Comment Regarding Information Collections Used With FHA Lender Programs.

- The Department of Housing and Urban Development (HUD) seeks comment on a series of information collections used under the Federal Housing Administration (FHA) lender program titled, Comprehensive Listing of Transactional Documents for Mortgagors, Mortgagees, and Contractors. The collection includes documents comprising the application for FHA mortgage insurance of residential care facilities, and for servicing of the mortgages. The information is submitted from HUD-approved mortgagees, sponsors, mortgagors and contractors. The documents are necessary for the application, review, commitment, initial/final endorsement, administration, servicing, technical oversight and audit of the Office of Residential Care Facilities projects pursuant to FHA Programs 232, 241, 223(f), 223(a)(7), 223(d) and 232(i) as authorized by the National Housing Act. Comments are due **09/26/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-26/pdf/2022-18414.pdf. *Federal Register*, Vol. 87, No. 165, 08/26/2022, 52591-52592.

- HUD seeks comment on revision of an information collection titled, FHA Lender Approval, Annual Renewal, Periodic Updates, and Required Reports by FHA-Approved Lenders. The revision incorporates the requirements of 2 CFR 25 and 2 CFR 170, which require all entities currently conducting or seeking to do business with the federal government to have a Unique Entity Identifier (UEI) registered in the General Services Administration's System of Award Management. Comments are due **10/28/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-29/pdf/2022-18573.pdf. *Federal Register*, Vol. 87, No. 166, 08/29/2022, 52804-52805.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Florida**, **Georgia**, and **Indiana**, 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 date of **01/26/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18712.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 52982-52983.

FEMA Issues Final Notice of Changes in Flood Hazard Determinations.

FEMA made final new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) for communities in the states of **Colorado**, **Florida**, **Kentucky**, **Mississippi**, **North Carolina**, **Oklahoma**, **Pennsylvania**, **Tennessee**, **Texas**, and **Virginia**. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. The effective date for each LOMR is indicated in the table in the notice. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-01/pdf/2022-18929.pdf. *Federal Register*, Vol. 87, No. 169, 09/01/2022, 53756-53758.

FEMA Issues Notice of Changes in Flood Hazard Determinations.

FEMA issued a notice which lists communities in the states of **Alabama**, **Arkansas**, **Florida**, **Georgia**, **Kentucky**, **Louisiana**, **Massachusetts**, **Montana**, **North Carolina**, **Ohio**, **Tennessee**, and **Texas**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18713.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 52984-52987.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment regarding 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 **Wisconsin**, as listed in the table in the notice. 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 **11/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-23/pdf/2022-18126.pdf. *Federal Register*, Vol. 87, No. 162, 08/23/2022, 51690-51691.

- FEMA seeks comment regarding 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 **South Dakota**, as listed in the table in the notice. 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 **11/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-23/pdf/2022-18125.pdf. *Federal Register*, Vol. 87, No. 162, 08/23/2022, 51691-51692.

- FEMA seeks comment regarding 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 **New Hampshire** and **Ohio**, as listed in the table in the notice. 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 **11/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-23/pdf/2022-18127.pdf. *Federal Register*, Vol. 87, No. 162, 08/23/2022, 51692-51693.

- FEMA seeks comment regarding 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 **North Dakota**, as listed in the table in the notice. 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 **11/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-23/pdf/2022-18128.pdf. *Federal Register*, Vol. 87, No. 162, 08/23/2022, 51693-51694.

- FEMA seeks comment regarding 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 **Kansas**, as listed in the table in the notice. 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 **11/21/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-23/pdf/2022-18124.pdf. *Federal Register*, Vol. 87, No. 162, 08/23/2022, 51695-51696.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Virginia**, as listed in the table in the notice. The 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 **11/28/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18714.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 52983-52984.

- FEMA seeks comment regarding 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 **Ohio** and **Wisconsin**, as listed in the table in the notice. 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 **11/30/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-01/pdf/2022-18930.pdf. *Federal Register*, Vol. 87, No. 169, 09/01/222, 53759-53760.

FHFA to Establish Federal Advisory Committee on Affordable, Equitable, and Sustainable Housing.

The Federal Housing Finance Agency (FHFA) announced its intent to establish a Federal Advisory Committee on Affordable, Equitable, and Sustainable Housing (Committee). The purpose of the Committee is to advise FHFA in the exercise of its oversight functions regarding affordable, equitable, and sustainable housing, including but not limited to: affordable, equitable, and sustainable housing needs; barriers to access; barriers to long-term sustainability; and any regulatory, guidance, or policy changes that may be necessary or beneficial to expand such housing. The Committee will focus on FHFA's regulated entities Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. A charter has been prepared and will be filed at least 15 days following the date of publication of the announcement in the *Federal Register*. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-26/pdf/2022-18434.pdf. *Federal Register*, Vol. 87, No. 165, 08/26/2022, 52556-52557.

FHFA Issues Multifamily Enterprise Housing Goals.

FHFA issued a proposed rule regarding the multifamily housing goals for Fannie Mae and Freddie Mac (the Enterprises) for 2023 and 2024. The Federal Housing Enterprises Financial Safety and Soundness Act requires FHFA to establish annual housing goals for mortgages purchased by the Enterprises. Under FHFA's existing housing goals regulation, the multifamily housing goals for the Enterprises include benchmark levels through the end of 2022 based on the total number of affordable units in multifamily properties financed by mortgage loans purchased by the Enterprise each year. The proposed rule would amend the regulation to establish benchmark levels for the multifamily housing goals for 2023 and 2024 based on a new methodology, the percentage of affordable units in multifamily properties financed by mortgages purchased by the Enterprise each year. Comments are due **10/17/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-18/pdf/2022-17868.pdf. *Federal Register*, Vol. 87, No. 159, 08/18/2022, 50794-50803.

FHFA Seeks Comment Regarding Information Collection for Community Support Requirements.

FHFA seeks comment regarding an information collection titled, Community Support Requirements. The Federal Home Loan Bank System (System) consists of eleven regional Federal Home Loan Banks (Banks) and the Office of Finance, a joint office of the Banks that issues and services their debt securities. The Banks are wholesale financial institutions, organized under authority of the Federal Home Loan Bank Act (Bank Act) to serve the public interest by enhancing the availability of residential housing finance and community lending credit through their member institutions and, to a limited extent, through eligible non-member "housing associates." Each Bank is structured as a regional cooperative that is owned and controlled by member financial institutions located within its district, which are also its primary customers. Section 10(g)(1) of the Bank Act requires the Director of FHFA to promulgate regulations establishing standards of community investment or service that Bank member institutions must meet in order to maintain access to long-term advances. FHFA uses the information collection to determine whether Bank members satisfy the statutory and regulatory community support requirements, and to ensure that, as required by statute and regulation, only Bank members that meet those requirements maintain continued access to long-term Bank advances and to the Bank programs. Comments are due **10/18/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-19/pdf/2022-17938.pdf. *Federal Register*, Vol. 87, No. 160, 08/19/2022, 51095-51098.

IRS Seeks Comment Regarding Golden Parachute Payment Information Collection.

The Internal Revenue Service (IRS) seeks comment regarding an information collection titled, Golden Parachute Payments. The Golden Parachute Payment regulations deny a deduction for excess parachute payments. A parachute payment is payment compensation to a disqualified individual that is contingent on a change in ownership or control of a corporation. Certain payments, including payments from a small corporation, are exempt from the definition of parachute payment if certain requirements are met (such as shareholder approval and disclosure requirements). The information collection is used in connection with the regulation bearing its similar name. Comments are due **11/07/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-19336.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55087-55088.

OFAC Issues Revised Cyber-Related Sanctions Regulations.

The Office of Foreign Assets Control (OFAC) issued a final rule to amend the Cyber-Related Sanctions Regulations, to reissue the regulations in their entirety to further implement a 2015 cyber-related executive order, as amended, as well as certain provisions of the Countering America's Adversaries Through Sanctions Act. The final rule replaces the regulations that were published in abbreviated form in 2015, and includes additional interpretive guidance and definitions, general licenses, and other regulatory provisions that will provide further guidance. Due to the number of regulatory sections that have been updated or added, OFAC has reissued the Cyber-Related Sanctions Regulations in their entirety. The final rule is effective **09/06/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19138.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54373-54385.

SBA Changes Secondary Market Loan Pooling Program.

The Small Business Administration (SBA) announced a change to its Secondary Market Loan Pooling Program. SBA has decreased the minimum maturity ratio for both SBA Standard Pools and Weighted-Average Coupon (WAC) Pools by 100 basis points, to 92.0%. The change described in the notice has been made to cover the estimated cost of the timely payment guaranty for newly formed SBA 7(a) loan pools. The change will be incorporated, as needed, into the SBA Secondary Market Program Guide and all other appropriate SBA Secondary Market documents. The change will apply to SBA 7(a) loan pools with an issue date on or after **10/01/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-22/pdf/2022-17958.pdf. *Federal Register*, Vol. 87, No. 161, 08/22/2022, 51473-51474.

SBA Adjusts SBIC Licensing and Examination Fees.

SBA announced increased licensing and examination fees charged to Small Business Investment Companies (SBICs) due to the annual inflation adjustment required under SBIC program regulations. The changes to the SBIC program licensing and examination fees identified in the notice are effective **10/01/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-24/pdf/2022-18167.pdf. *Federal Register*, Vol. 87, No. 163, 08/24/2022, 52101-52102.

SBA Proposes Changes to Ownership and Control Requirements for 8(a) Business Development Program.

SBA issued a proposed rule that would make several changes to the ownership and control requirements for the 8(a) Business Development (BD) program, including recognizing a process for allowing a change of ownership for a former participant that is still performing one or more 8(a) contracts and permitting an individual to own an applicant or participant where the individual can demonstrate that financial obligations have been settled and discharged by the federal government. The rule also proposes to make several changes relating to 8(a) contracts, including to clarify that a contracting officer cannot limit an 8(a) competition to participants having more than one certification and to clarify the rules pertaining to issuing sole source 8(a) orders under an 8(a) multiple award contract. The proposed rule would also make revisions to incorporate changes to SBA's other government contracting programs, including changes to implement a statutory amendment from the National Defense Authorization Act for Fiscal Year 2022, include blanket purchase agreements in the list of contracting vehicles that are covered by the definitions of consolidation and bundling, and more

clearly specify the requirements relating to waivers of the nonmanufacturer rule. Comments are due **11/08/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-09/pdf/2022-18068.pdf. *Federal Register*, Vol. 87, No. 174, 09/09/2022, 55642-55678.

FSA Seeks Comment Regarding Direct Loan Making Information Collection.

The Farm Service Agency (FSA) seeks comment regarding the revision and extension of an information collection titled, Farm Loan Programs, Direct Loan Making. FSA's Farm Loan Programs provide loans to family farmers to purchase real estate and equipment, and to finance agricultural production. Direct Loan Making and Direct Farm Ownership Microloan regulations in 7 CFR part 764 provide the requirements and process for determining an applicant's eligibility for a direct loan. Revisions were made to the information collection burden. Comments are due **10/31/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18869.pdf. *Federal Register*, Vol. 87, No. 168, 08/31/2022, 53441.

FCIC Corrects Crop Insurance Reporting Rule.

The Federal Crop Insurance Corporation (FCIC) issued corrections to a final rule published in the *Federal Register* on **06/30/2022**, which revised the Area Risk Protection Insurance Regulations, Common Crop Insurance Policy Basic Provisions, and 20 Crop Provisions. That final rule contained incorrect references, missing words, grammatical and spelling errors, repetitive parenthetical titles, and inadvertently removed text in the amendatory instructions. FCIC has issued corrections to the final rule. The corrections are effective **08/30/2022**. The corrections may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18595.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 52852-52854.

RBC Seeks Applications for Lending Programs.

- The Rural Business-Cooperative Service (RBC) issued a notice of solicitation of applications (NOSA) for loans and grants under the Rural Economic Development Loan and Grant Programs for fiscal year (FY) 2023, subject to the availability of funding. The NOSA has been issued prior to the passage of an FY 23 Appropriations Act, which may or may not provide funding for the program, to allow applicants sufficient time to leverage financing, prepare and submit applications, and give RBC time to process applications within FY 2023. Successful applications will be selected by RBC for funding and subsequently awarded to the extent that funding may ultimately be made available through appropriations. See the NOSA for application details and deadlines. The NOSA may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18773.pdf. *Federal Register,* Vol. 87, No. 168, 08/31/2022, 53443-53448.

- RBC issued a notice of solicitation of applications (NOSA) for loans and grants under the Rural Microentrepreneur Assistance Program for fiscal year (FY) 2023, subject to the availability of funding. The NOSA has been issued prior to the passage of an FY 23 Appropriations Act, which may or may not provide funding for the program, in order to allow applicants sufficient time to leverage financing, prepare and submit applications, and give RBC time to process applications within FY 2023. Successful applications will be selected by RBC for funding and subsequently awarded to the extent that funding may ultimately be made available through appropriations. See the NOSA for application details and deadlines. The NOSA may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18779.pdf. *Federal Register,* Vol. 87, No. 168, 08/31/2022, 53448-53452.

- RBC issued a notice of solicitation of applications (NOSA) under the Intermediary Relending Program for fiscal year (FY) 2023, subject to availability of funding. The notice is issued prior to passage of an FY 2023 Appropriations Act in order to allow applicants enough time to leverage financing, prepare and submit applications, and give RBC time to process program applications within FY 2023. Successful applications will be selected by RBC for funding and subsequently awarded to the extent that funding may ultimately be made available through appropriations. See the NOSA for application details and deadlines. The NOSA may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18783.pdf. *Federal Register*, Vol. 87, No. 168, 08/31/2022, 53452-53455.

RHS Revises Single Family Housing Guaranteed Loan Program.

The Rural Housing Service (RHS) issued a final rule to implement changes to the Single-Family Housing Guaranteed Loan Program (SFHGLP) to update the requirements for: federally-supervised lenders; minimum net worth and experience for non-supervised lenders; approved lender participation; handling of applicants with delinquent child support payments; and builder credit. The changes are meant to reinforce oversight and management of a growing SFHGLP portfolio. The final rule is effective **11/29/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18626.pdf. *Federal Register*, Vol. 87, No. 168, 08/31/2022, 53369-53372.

RHS Announces New Lease-Up Reserve Calculation.

RHS announced a change in the Lease-Up Reserve calculation for Section 538 Guaranteed Rural Rental Housing Program (GRRHP). The purpose of GRRHP is to increase the supply of affordable rural rental housing, using loan guarantees that encourage partnerships between RHS, private lenders, and public agencies. As a condition to making the loan, RHS Section 538 GRRHP may require borrowers to establish a lease-up reserve account to help pay operating costs and debt service costs at the initiation of operations while units are being leased to their initial occupants. It is an additional amount (cash deposit), over and above the required initial operating and maintenance contribution. The rationale for the new calculation, and the new calculation itself may be viewed in the notice. The new calculation is effective **09/06/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19019.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54452.

Agencies Propose to Amend Reporting Requirements under Form PF.

The Commodity Futures Trading Commission (CFTC) and Securities and Exchange Commission (SEC) (collectively, the agencies) propose to amend Form PF, the confidential reporting form for certain SEC-registered investment advisers to private funds, including those that also are registered with CFTC as a commodity pool operator or commodity trading adviser. The amendments are designed to enhance the Financial Stability Oversight Council's (FSOC's) ability to monitor systemic risk as well as bolster SEC's regulatory oversight of private fund advisers and investor protection efforts. In connection with the amendments to Form PF, SEC has proposed to amend a rule under the Investment Advisers Act to revise instructions for requesting a temporary hardship exemption. The agencies also seek comment on a number of alternatives, including whether certain possible changes to the proposal should apply to Form ADV. The agencies also issued a correction to the proposed rule; page 53900, second column, amendatory instruction 4 has been corrected. Comments are due **10/11/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-01/pdf/2022-17724.pdf. *Federal Register*, Vol. 87, No. 169, 09/01/2022, 53832-53985. The correction may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-07/pdf/C1-2022-17724.pdf. *Federal Register*, Vol. 87, No. 172, 09/07/2022, 54641.

CFTC Issues Final Rule on Clearing Requirement Determination to Account for Transition from LIBOR.

The Commodity Futures Trading Commission (CFTC) issued a final rule to modify existing interest rate swap clearing requirement regulations under applicable provisions of the Commodity Exchange Act (CEA) due to the global transition from reliance on certain interbank offered rates (IBORs) (*e.g.*, the London Interbank Offered Rate (LIBOR)) that have been, or will be, discontinued as benchmark reference rates to alternative reference rates, which are predominantly overnight, nearly risk-free reference rates (RFRs). The amendments update the set of interest rate swaps that are required to be submitted for clearing pursuant to CEA and CFTC's regulations to a derivatives clearing organization (DCO) that is registered under CEA or a DCO that has been exempted from registration under CEA to reflect the market shift away from swaps that reference IBORs to swaps that reference RFRs. The final rule is effective **09/23/2022**, except for amendatory instructions 3 and 5, which are effective **07/01/2023**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-24/pdf/2022-17736.pdf. *Federal Register*, Vol. 87, No. 163, 08/24/2022, 52182-52221.

CFTC Proposes Governance Requirements for DCOs.

CFTC proposed amendments to require derivatives clearing organizations (DCOs) to establish and

consult with one or more risk management committees (RMCs) comprised of clearing members and customers of clearing members on matters that could materially affect the risk profile of the DCO. In addition, CFTC proposed to establish minimum requirements for RMC composition and rotation and requiring DCOs to establish and enforce fitness standards for RMC members. CFTC also proposed requiring DCOs to maintain written policies and procedures governing the RMC consultation process and the role of RMC members. Finally, CFTC proposed to require DCOs to establish one or more market participant risk advisory working groups (RWGs) that must convene at least quarterly, and adopt written policies and procedures related to the formation and role of the RWG. Comments are due **10/11/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-11/pdf/2022-16683.pdf. *Federal Register*, Vol. 87, No. 154, 08/11/2022, 49559-49568.

SEC Issues Final Whistleblower Program Rule.

The Securities and Exchange Commission (SEC) adopted amendments to rules which implement the whistleblower program. Section 21F of the Securities Exchange Act and SEC's implementing rules provide that SEC shall pay an award to eligible whistleblowers who voluntarily provide SEC with original information about a violation of the federal securities laws that lead to the successful enforcement of a covered judicial or administrative action or a non-SEC related action. The amendments: expand the scope of related actions eligible for an award under SEC's whistleblower program; clarify that SEC may use its statutory authority under Section 21F to consider the dollar amount of a potential award to increase an award but provide that SEC will not use any statutory authority it might have to decrease the amount of an award; and make several conforming changes and technical corrections. The final rule is effective **10/03/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-02/pdf/2022-18842.pdf. *Federal Register*, Vol. 87, No. 170, 09/02/2022, 54140-54152.

SEC Issues Final Pay Versus Performance Rule.

SEC issued a final rule to adopt amendments to implement Section 14(i) of the Securities Exchange Act, as added by Section 953(a) of the Dodd-Frank Act. Section 14(i) directs SEC to adopt rules requiring registrants to provide disclosure of pay versus performance. The disclosure is required in proxy or information statements in which executive compensation disclosure is required. The disclosure requirements do not apply to emerging growth companies, registered investment companies, or foreign private issuers. The final rule is effective **10/11/2022**. Companies (other than emerging growth companies, registered investment companies, or foreign private issuers) must begin to comply with the disclosure requirements in proxy and information statements that are required to include Item 402 of Regulation S-K (as defined in the final rule) disclosure for fiscal years ending on or after **12/16/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-08/pdf/2022-18771.pdf. *Federal Register*, Vol. 87, No. 173, 09/08/2022, 55134-55197.

SEC Issues Order that FINRA May Access Certain Security-Based Swap Data.

SEC issued an order pursuant to section 13(n)(5)(G)(v) of the Securities Exchange Act and rule 13n-4(b)(9)(x) determining that it would be appropriate to require security-based swap data repositories to make security-based swap data available to Financial Industry Regulatory Authority (FINRA). As a result of the order, FINRA may access security-based swap data obtained by security-based swap data repositories. Such access is conditioned on there being in effect an arrangement between SEC and FINRA to address the confidentiality of the security-based swap information made available to FINRA. Such access further is conditioned on FINRA developing and implementing special handling guidelines as described in the order, following consultation with SEC staff, to promote the confidentiality afforded to the security-based swap data, prior to FINRA accessing the data. The order is effective **09/16/2022**. The order may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-17/pdf/2022-17641.pdf. *Federal Register*, Vol. 87, No. 158, 08/17/2022, 50655-50657.

SEC Issues Orders FY 2023 Annual Adjustments to Registration Fee Rates.

SEC issued an order to make fiscal year (FY) 2023 annual adjustments to registration fee rates. SEC collects fees under various provisions of the securities laws. Section 6(b) of the Securities Act requires SEC to collect fees from issuers on the

registration of securities. Section 13(e) of the Securities Exchange Act requires SEC to collect fees on specified repurchases of securities. Section 14(g) of the Exchange Act requires SEC to collect fees on specified proxy solicitations and statements in corporate control transactions. These provisions require SEC to make annual adjustments to the applicable fee rates. See the order for the specific fees. The FY 2023 annual adjustments to the fee rates are effective **10/01/2022**. The order may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18668.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 53030-53038.

SEC Proposes to Exempt Certain Exchange Members.

SEC issued a proposed rule to amend a rule under the Securities Exchange Act that exempts certain registered brokers or dealers from membership in a registered national securities association (Association). The proposed amendments would replace the rule's de minimis allowance, including the exclusion therefrom for proprietary trading, with narrower exemptions from Association membership for any registered broker or dealer that is a member of a national securities exchange, carries no customer accounts, and effects transactions in securities otherwise than on a national securities exchange of which it is a member. The proposed amendments would create exemptions for such a registered broker or dealer that effects transactions off an exchange of which it is a member that result solely from orders that are routed by a national securities exchange of which it is a member to comply with order protection regulatory requirements, or are solely for the purpose of executing the stock leg of a stock-option order. Comments are due **09/27/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-12/pdf/2022-16711.pdf. *Federal Register*, Vol. 87, No. 155, 08/12/2022, 49930-49973.

SEC Issues Draft 2022-2026 Strategic Plan.

SEC seeks comment on its draft 2022-2026 Strategic Plan. The strategic plan includes a draft of the SEC's mission, vision, values, strategic goals, and planned initiatives. Comments are due **09/29/2022**. The draft strategic plan may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18582.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 53040.

FTC Updates Do-Not-Call Registry Fees.

The Federal Trade Commission (FTC) issued a final rule to update the fees charged to entities accessing the National Do-Not-Call Registry (the Registry) as required by the Do-Not-Call Registry Fee Extension Act (Act). To comply with the Act, SEC has updated the fees entities are charged for accessing the Registry as follows: the revised rule increases the annual fee for access to the Registry for each area code of data from $69 to $75 per area code; and increases the maximum amount that will be charged to any single entity for accessing area codes of data from $19,017 to $20,740. Entities may add area codes during the second six months of the annual subscription period and the fee for those additional area codes increases from $35 to $38. The final rule is effective **10/01/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-31/pdf/2022-18772.pdf. *Federal Register*, Vol. 87, No. 168, 08/31/2022, 53372-53373.

FTC Issues ANPR on Commercial Surveillance and Data Security.

FTC seeks comment regarding an advanced notice of proposed rulemaking (ANPR) to address the prevalence of commercial surveillance and data security practices that harm consumers. Specifically, FTC seeks comment on whether FTC should implement new trade regulation rules or other regulatory alternatives concerning the ways in which companies collect, aggregate, protect, use, analyze, and retain consumer data, as well as transfer, share, sell, or otherwise monetize that data in ways that are unfair or deceptive. Comments are due **10/21/2022**. The ANPR may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-22/pdf/2022-17752.pdf. *Federal Register*, Vol. 87, No. 161, 08/22/2022, 51273-51299.

FCC Issues Call Authentication Trust Anchor Proposal.

The Federal Communication Commission's (FCC's) Wireline Competition Bureau (Bureau) issued a proposed rule to address two recurring statutory obligations under the TRACED Act relating to FCC's caller ID authentication rules. First, Bureau seeks comment for its annual reevaluation of the STIR/SHAKEN implementation extensions granted by FCC for implementation of the STIR/SHAKEN call authentication framework. Second, Bureau seeks comment for its first triennial assessment of the efficacy of STIR/SHAKEN call authentication

framework as a tool in FCC's work combating illegal robocalls. Comments are due **10/03/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-01/pdf/2022-18380.pdf. *Federal Register*, Vol. 87, No. 169, 09/01/2022, 53705-53708.

VA Seeks Comment Regarding Information Collections.

- The Department of Veteran Affairs (VA) seeks comment regarding an information collection titled, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouses, VA Form 26-1817. The information collection is used by VA to determine an unmarried surviving spouse's eligibility for loan guaranty benefits, and the amount of entitlement available. The form is also used in restoration of entitlement cases. Comments are due within thirty days of publication on the notice to: www.reginfo.gov/public/do/PRAMain. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-16/pdf/2022-17565.pdf. *Federal Register*, Vol. 87, No. 157, 08/16/2022, 50394.

- VA seeks comment regarding an information collection titled, Request for a Certification of Eligibility for VA Home Loan Benefit, VA Form 26-1880. The collection is used by VA to determine an applicant's eligibility for loan guaranty benefits, and the amount of entitlement available. Each completed form is normally accompanied by proof of military service and is submitted by the applicant to the appropriate VA office. If eligible, VA will issue the applicant a Certificate of Eligibility to be used in applying for loan guaranty benefits. Comments are due within thirty days of publication on the notice to: www.reginfo.gov/public/do/PRAMain. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19090.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54598-54599.

- VA seeks comment regarding an information collection titled, Loan Service Report, VA Form 26-6808. The collection is used when servicing delinquent guaranteed and insured loans and loans sold under 38 CFR 36.4600. With respect to the servicing of guaranteed and insured home loans and loans sold under 38 CFR 36.4600, the holder has the primary servicing responsibility. The information is necessary for VA to determine whether a loan default is insoluble or whether the obligor has reasonable prospects for curing the default and maintaining the mortgage obligation in the future. Comments are due within thirty days of publication of the notice to: www.reginfo.gov/public/do/PRAMain. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-19100.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54599.

EBSA Issues Interpretive Bulletin Related to Independence of Employee Benefit Plan Accountants.

The Employee Benefits Security Administration (EBSA) issued a final rule which contains an Interpretive Bulletin (IB) which sets forth guidelines for determining when a qualified public accountant is independent for purposes of auditing and rendering an opinion on the financial statements required to be included in the annual report filed with the Department of Labor (DOL) under the Employee Retirement Income Security Act, as amended (ERISA). Under ERISA, a plan administrator is generally required to retain, on behalf of all plan participants, an "independent qualified public accountant" to conduct an annual examination of the plan's financial statements and to render an opinion as to whether the financial statements are presented fairly in conformity with generally accepted accounting principles (GAAP) and whether the schedules required to be included in the plan's annual report present fairly, and in all material respects the information contained therein when considered in conjunction with the financial statements taken as a whole. The purpose of the final rule is to revise and restate an interpretive bulletin DOL issued in 1975 on accountant independence in order to remove certain outdated and unnecessarily restrictive provisions and reorganize its provisions for clarity while continuing to ensure that DOL's interpretations foster proper auditor independence and access of employee benefit plan to highly qualified auditors and audit firms. The final rule is effective **09/06/2022**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-06/pdf/2022-18898.pdf. *Federal Register*, Vol. 87, No. 171, 09/06/2022, 54368-54373.

NLRB Issues Proposed Standard for Determining Joint-Employer Status.

The National Labor Relations Board (NLRB) issued a proposed rule to rescind and replace the final rule

titled, Joint Employer Status Under the National Labor Relations Act, which was published on **02/26/2020**, and took effect **04/27/2020**. The proposed rule would revise the standard for determining whether two employers, as defined in section 2(2) of the National Labor Relations Act, are joint employers of particular employees within the meaning of section 2(3) of the Act. The proposed changes are designed to explicitly ground the joint-employer standard in established common-law NLRB principles and provide relevant guidance to parties covered by the Act regarding their rights and responsibilities when more than one statutory employer possesses the authority to control or exercises the power to control particular employees' essential terms and conditions of employment. Comments are due **11/07/2022**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-09-07/pdf/2022-19181.pdf. *Federal Register*, Vol. 87, No. 172, 09/07/2022, 54641-54663.

NCUA Seeks Comment Regarding Bank Conversions and Mergers Information Collection.

The National Credit Union Administration (NCUA) seeks comment on an information collection titled, Bank Conversions and Mergers. Part 708a of NCUA's Rules and Regulations covers the conversion of federally-insured credit unions (credit unions) to mutual savings banks (MSBs) and mergers of credit unions into both mutual and stock banks (banks). Part 708a requires credit unions that intend to convert to MSBs or merge into banks to provide notice and disclosure of their intent to convert or merge to their members and NCUA, and to conduct a membership vote. In addition, Subpart C requires credit unions that intend to merge into banks to determine the merger value of the credit union. The information collection allows NCUA to ensure compliance with statutory and regulatory requirements for conversions and mergers and ensures that members of credit unions have sufficient and accurate information to exercise an informed vote concerning a proposed conversion or merger. Comments are due **10/31/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18629.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 53022.

NCUA Seeks Comment Regarding Borrowed Funds from Natural Persons and Corporate Credit Unions Information Collections.

NCUA seeks comment on the extension of two information collections. The first collection identified in the notice is titled, Borrowed Funds from Natural Persons. Section 701.38 of NCUA regulations grants federal credit unions the authority to borrow funds from a natural person as long as they maintain a signed promissory note which includes the terms and conditions of maturity, repayment, interest rate, method of computation and method of payment; and the promissory note and any advertisements for borrowing have clearly visible language stating that the note represents money borrowed by the credit union and does not represent shares and is not insured by the National Credit Union Insurance Fund (NCUSIF). The information collected is used to ensure a credit union's natural person borrowings are in compliance and address all regulatory and safety and soundness requirements. The second information collection is titled, Corporate Credit Union. Part 704 of NCUA's regulations established the regulatory framework for corporate credit unions. The collection of information is necessary to ensure that corporate credit unions operate in a safe and sound manner by limiting risk to their natural person credit union members and NCUSIF. Comments are due **09/29/2022**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2022-08-30/pdf/2022-18633.pdf. *Federal Register*, Vol. 87, No. 167, 08/30/2022, 53022-53023.

Proposed Rules and Comment Due Dates

	Agency	*Proposed Rule*	*Federal Register Publication Date and Page Number*	*Comment Due Date*
*	**Commodities Futures Trading Commission (CFTC)**	Governance Requirements for Derivatives Clearing Organizations.	*Federal Register*, Vol. 87, No. 154, 08/11/2022, 49559-49568.	**Oct. 11, 2022**
*	**CFTC**	Amendments to Form PF; Reporting Requirements for All Filers and Large Hedge Fund Advisers. **NOTICE:** Correction to Amendatory Instruction 4.	*Federal Register*, Vol. 87, No. 169, 09/01/2022, 53832-53985. *Federal Register*, Vol. 87, No. 172, 09/07/2022, 54641.	**Oct. 11, 2022** Issued: **Sep. 07, 2022**
	Farm Credit Administration (FCA)	Cyber Risk Management.	*Federal Register*, Vol. 87, No. 144, 07/28/2022, 45281-45284.	**Sep. 26, 2022**
*	**Federal Communications Commission (FCC)**	Call Authentication Trust Anchor.	*Federal Register*, Vol. 87, No. 169, 09/01/2022, 53705-53708.	**Oct. 03, 2022**
	Federal Deposit Insurance Corporation (FDIC)	**POLICY STATEMENT:** Prudent Commercial Real Estate Loan Accommodations and Workouts.	*Federal Register*, Vol. 87, No. 147, 08/02/2022, 47273-47293.	**Oct. 03, 2022**
*	**Federal Housing Finance Agency (FHFA)**	2023-2024 Multifamily Enterprise Housing Goals.	*Federal Register*, Vol. 87, No. 159, 08/18/2022, 50794-50803.	**Oct. 17, 2022**
	Federal Trade Commission (FTC)	Guides Concerning the Use of Endorsements and Testimonials in Advertising.	*Federal Register,* Vol. 87, No. 142, 07/26/2022, 44288-44306.	**Sep. 26, 2022**
*	**FTC**	**ANPR:** Commercial Surveillance and Data Security.	*Federal Register*, Vol. 87, No. 161, 08/22/2022, 51273-51299.	**Oct. 21, 2022**
	Internal Revenue Service (IRS)	Guidance on Deductibility of Certain Interest by Estates.	*Federal Register*, Vol. 87, No. 123, 06/28/2022, 38331-38343.	**Sep. 26, 2022**

	National Credit Union Administration (NCUA)	Cyber Incident Notification Requirements for Federally-Insured Credit Unions.	*Federal Register*, Vol. 87, No. 143, 07/27/2022, 45029-45036.	**Sep. 26, 2022**
	NCUA	**POLICY STATEMENT:** Prudent Commercial Real Estate Loan Accommodations and Workouts.	*Federal Register*, Vol. 87, No. 147, 08/02/2022, 47273-47293.	**Oct. 03, 2022**
*	**National Labor Relations Board (NLRB)**	Standard for Determining Joint-Employer Status.	*Federal Register*, Vol. 87, No. 172, 09/07/2022, 54641-54663.	**Nov. 07, 2022**
	Office of the Comptroller of the Currency (OCC)	**POLICY STATEMENT:** Prudent Commercial Real Estate Loan Accommodations and Workouts.	*Federal Register*, Vol. 87, No. 147, 08/02/2022, 47273-47293.	**Oct. 03, 2022**
	Rural Housing Service (RHS)	Amendments to Streamline Single Family Housing Guaranteed Loan Program.	*Federal Register*, Vol. 87, No. 149, 08/04/2022, 47646-47652.	**Oct. 03, 2022**
*	**Securities and Exchange Commission (SEC)**	Exception for Certain Exchange Members from Membership in Registered National Securities Association.	*Federal Register*, Vol. 87, No. 155, 08/12/2022, 49930-49973.	**Sep. 27, 2022**
*	**SEC**	Amendments to Form PF; Reporting Requirements for All Filers and Large Hedge Fund Advisers. **NOTICE:** Correction to Amendatory Instruction 4.	*Federal Register*, Vol. 87, No. 169, 09/01/2022, 53832-53985. *Federal Register*, Vol. 87, No. 172, 09/07/2022, 54641.	**Oct. 11, 2022** Issued: **Sep. 07, 2022**
*	**Small Business Administration (SBA)**	Revisions to 8(a) Business Development Program.	*Federal Register*, Vol. 87, No. 174, 09/09/2022, 55642-55678.	**Nov. 08, 2022**

Final Rules and Effective Dates

	Agency	*Final Rule*	*Federal Register Publication Date and Page Number*	*Effective Date*
*	**Bureau of Consumer Financial Protection (CFPB)**	**INTERPRETIVE RULE:** Limited Applicability of Consumer Financial Protection Act's "Time or Space" Exception with Respect to Digital Marketing Providers.	*Federal Register*, Vol. 87, No. 158, 08/17/2022, 50556-50560.	**Aug. 17, 2022**
*	**CFPB**	**NOTICE:** CFPB Circular Regarding Insufficient Data Protection for Consumer Information Published in the *Federal Register*.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54346-54349.	Published: **Sep. 06, 2022**
*	**CFPB**	**NOTICE:** Extension of Comment Period for Information Regarding Employer-Driven Debt.	*Federal Register*, Vol. 87, No. 170, 09/02/2022, 54201-54202.	**Sep. 23, 2022**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Report of Terms of Credit Card Plans and Consumer and College Credit Card Agreements.	*Federal Register*, Vol. 87, No. 159, 08/18/2022, 50851-50852.	Comments Due: **Oct. 17, 2022**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Generic Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 54982.	Comments Due: **Nov. 07, 2022**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance, Regulation I.	*Federal Register*, Vol. 87, No. 174, 09/09/2022, 55412-55413.	Comments Due: **Nov. 08, 2022**
	Commodity Credit Corporation (CCC)	**NOTICE:** Comments Requested on Information Collection: CCC Facility Guarantee Program.	*Federal Register,* Vol. 87, No. 148, 08/03/2022, 47384-47385.	Comments Due: **Oct. 03, 2022**
*	**Commodity Futures Trading Commission (CFTC)**	Clearing Requirement Determination to Account for the Transition From LIBOR.	*Federal Register*, Vol. 87, No. 163, 08/24/2022, 52182-52221.	**Sep. 23, 2022** Amendatory Instructions 3 and 5, Effective: **Jul. 01, 2023**
	CFTC	**NOTICE:** Comment Period Extended for Request for Information on Climate-Related Financial Risk.	*Federal Register*, Vol. 87, No. 139, 07/21/2022, 43501-	Comments Due: **Oct. 07, 2022**

			43502.	
*	**Employee Benefits Security Administration (EBSA)**	Interpretive Bulletin Related to Independence of Employee Benefit Plan Accountants.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54368-54373.	**Sep. 06, 2022**
	Farm Credit Administration (FCA)	**NOTICE:** Statement on Regulatory Burden.	*Federal Register,* Vol. 87, No. 138, 07/20/2022, 43227-43228.	Comments Due: **Oct. 18, 2022**
	FCA	**NOTICE:** Effective Date for Standards of Conduct Final Rule.	*Federal Register*, Vol. 86, No. 202, 10/22/2021, 58559-58560.	**Jan. 01, 2023**
		NOTICE: Technical Correction to Standards of Conduct Final Rule.	*Federal Register*, Vol. 86, No. 202, 10/22/2021, 58559.	**Jan. 01, 2023**
	FCA	Implementation of Current Expected Credit Losses Methodology for Allowance, Related Adjustments to the Tier 1/Tier 2 Capital Rule.	*Federal Register*, Vol. 87, No. 89, 05/09/2022, 27483-27494.	**Jan. 01, 2023**
*	**Farm Service Agency (FSA)**	**NOTICE:** Comments Requested on Information Collection: Direct Loan Making.	*Federal Register*, Vol. 87, No. 168, 08/31/2022, 53441.	Comments Due: **Oct. 31, 2022**
*	**Federal Crop Insurance Corporation (FCIC)**	**NOTICE:** Corrections to Area Risk Protection Insurance Regulations, Common Crop Insurance Policy.	*Federal Register*, Vol. 87, No. 167, 08/30/2022, 52852-52854.	**Aug. 30, 2022**
	FCIC	**NOTICE:** Comments Requested on Information Collection: Multiple Peril Crop Insurance.	*Federal Register*, Vol. 87, No. 150, 08/05/2022, 47957.	Comments Due: **Oct. 04, 2022**
*	**Federal Deposit Insurance Corporation (FDIC)**	**NOTICE:** Intent to Terminate Receiverships.	*Federal Register*, Vol. 87, No. 154, 08/11/2022, 49592-49593.	Issued: **Aug. 11, 2022**
		NOTICE: Intent to Terminate Receiverships.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54504.	Issued: **Sep. 06, 2022**
*	**FDIC**	**NOTICE:** Correction to Name of National Center for Consumer and Depositor Assistance.	*Federal Register*, Vol. 87, No. 155, 08/12/2022, 49767.	**Aug. 12, 2022**
*	**FDIC**	**NOTICE:** Termination of Receiverships.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55002-	Issued: **Sep. 08, 2002**

			55003.	
	FDIC	**NOTICE:** Comments Requested on Information Collection: Home Mortgage Disclosure Act (HMDA), Management Official Interlocks, and Interagency Guidance on Leveraged Lending.	*Federal Register*, Vol. 87, No. 140, 07/22/2022, 43850-43852.	Comments Due: **Sep. 20, 2022**
*	**FDIC**	**NOTICE:** Comments Requested on New Information Collection: FDIC-039, E-Rulemaking System of Records.	*Federal Register*, Vol. 87, No. 170, 09/02/2022, 54214-54216.	Comments Due: **Oct. 03, 2022**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Transfer Agent Registration and Amendment Form; Application for a Bank to Establish a Branch or Move its Main Office or Branch; Application for Consent to Reduce or Retire Capital; and Appraisals for Higher-Priced Mortgage Loans.	*Federal Register*, Vol. 87, No. 161, 08/22/2022, 51415-51418.	Comments Due: **Oct. 21, 2022**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55003-55005.	Comments Due: **Nov. 07, 2022**
*	**Federal Housing Finance Agency (FHFA)**	**NOTICE:** Intent to Establish a Federal Advisory Committee on Affordable, Equitable, and Sustainable Housing.	*Federal Register*, Vol. 87, No. 165, 08/26/2022, 52556-52557.	Issued: **Aug. 26, 2022**
	FHFA	**NOTICE:** Comments Requested on Information Collection: Affordable Housing Program.	*Federal Register*, Vol. 87, No. 150, 08/05/2022, 48023-48025.	Comments Due: **Oct. 04, 2022**
*	**FHFA**	**NOTICE:** Comments Requested on Information Collection: Community Support Requirements.	*Federal Register*, Vol. 87, No. 160, 08/19/2022, 51095-51098.	Comments Due: **Oct. 18, 2022**
	Federal Reserve Board (FRB)	**NOTICE:** Semiannual Regulatory Agenda.	*Federal Register*, Vol. 87, No. 151, 08/08/2022, 48414-48415.	Issued: **Aug. 08, 2022** Comments may be submitted any time during next 6 months.
*	**FRB**	**NOTICE:** Final Approval of Revised Information Collection: Capital	*Federal Register*, Vol. 87, No. 165,	Issued: **Aug. 26, 2022**

		Assessments and Stress Test Reports.	08/26/2022, 52560-52568.	
*	**FRB**	Revisions to Rules Regarding Delegation of Authority.	*Federal Register*, Vol. 87, No. 169, 09/01/2022, 53988-54026.	**Sep. 01, 2022**
*	**FRB**	**NOTICE:** Final Approval of Revised Information Collection: Financial Statements for Holding Companies.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55005-55007.	Issued: **Sep. 08, 2022**
	FRB	**NOTICE:** Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation E, Electronic Fund Transfers.	*Federal Register*, Vol. 87, No. 141, 07/25/2022, 44116-44118.	Comments Due: **Sep. 23, 2022**
	FRB	Amendments to Regulation J to Govern Funds Transferred Through Fedwire Funds Service and FedNow Service.	*Federal Register*, Vol. 87, No. 108, 06/06/2022, 34350-34376.	**Oct. 01, 2022**
	FRB	**NOTICE:** Comments Requested on Information Collection: Savings Association Holding Company Report.	*Federal Register*, Vol. 87, No. 147, 08/02/2022, 47209-47211.	Comments Due: **Oct. 03, 2022**
*	**Federal Trade Commission (FTC)**	Fees Updated for Access to National Do-Not-Call Registry.	*Federal Register,* Vol. 87, No. 168, 08/31/2022, 53372-53373.	**Oct. 01, 2022**
*	**Housing and Urban Development, Dept. of (HUD)**	**NOTICE:** Comments Requested on Information Collection: Comprehensive Listing of Transactional Documents for Mortgagors, Mortgagees, and Contractors.	*Federal Register*, Vol. 87, No. 165, 08/26/2022, 52591-52592.	Comments Due: **Sep. 26, 2022**
*	**HUD**	**NOTICE:** Comments Requested on Revised Information Collection: FHA Lender Approval, Annual Renewal, Periodic Updates, and Required Reports by FHA Approved Lenders.	*Federal Register*, Vol. 87, No. 166, 08/29/2022, 52804-52805.	Comments Due: **Oct. 28, 2022**
*	**Internal Revenue Service (IRS)**	**NOTICE:** Comments Requested on Information Collection: Golden Parachute Payments.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55087-55088.	Comments Due: **Nov. 07, 2022**
*	**National Credit Union Administration**	**NOTICE:** Comments Requested on Information Collections: Borrowed	*Federal Register*, Vol. 87, No. 167,	Comments Due: **Sep. 29, 2022**

	(NCUA)	Funds from Natural Persons and Corporate Credit Union.	08/30/2022, 53022-53023.	
*	**NCUA**	**NOTICE:** Comments Requested on Information Collection: Bank Conversions and Mergers.	*Federal Register*, Vol. 87, No. 167, 08/30/2022, 53022.	Comments Due: **Oct. 31, 2022**
	NCUA	Asset Threshold for Determining the Appropriate Supervisory Office.	*Federal Register*, Vol. 87, No. 143, 07/27/2022, 45005-45010.	**Jan. 01, 2023**
*	**Office of the Comptroller of the Currency (OCC)**	**NOTICE:** Comments Requested on Information Collection: Assessment of Fees.	*Federal Register*, Vol. 87, No. 154, 08/11/2022, 49651-49652.	Comments Due: **Oct. 11, 2022**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Financial Management Policies-Interest Rate Risk.	*Federal Register*, Vol. 87, No. 155, 08/12/2022, 49925-49926.	Comments Due: **Oct. 11, 2022**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Bank Secrecy Act/Money Laundering Risk Assessment.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55083-55085.	Comments Due: **Oct. 11, 2022**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Extensions of Credit to Insiders and Transactions with Affiliates.	*Federal Register*, Vol. 87, No. 161, 08/22/2022, 51487-51488.	Comments Due: **Oct. 21, 2022**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies and Diversity Self-Assessment Template for OCC-Regulated Entities.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55082-55083.	Comments Due: **Nov. 07, 2022**
*	**OCC**	**NOTICE:** Comments Requested in Information Collection: Appraisals for Higher-Priced Mortgage Loans.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55086-55087.	Comments Due: **Nov. 07, 2022**
*	**Office of Foreign Assets Control (OFAC)**	Revised Cyber-Related Sanctions Regulations.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54373-54385.	**Sep. 06, 2022**
*	**Rural Business-Cooperative Service (RBC)**	**NOSA:** Rural Economic Development Loan and Grant Programs.	*Federal Register,* Vol. 87, No. 168, 08/31/2022, 53443-53448.	Issued: **Aug. 31, 2022**

*	**RBC**	**NOSA:** Rural Microentrepreneur Assistance Program.	*Federal Register*, Vol. 87, No. 168, 08/31/2022, 53448-53452.	Issued: **Aug. 31, 2022**
*	**RBC**	**NOSA:** Intermediary Relending Program.	*Federal Register*, Vol. 87, No. 168, 08/31/2022, 53452-53455.	Issued: **Aug. 31, 2022**
	RBC	**NOTICE:** Fees and Percentages Associated with Guarantee Rates and Retention.	*Federal Register*, Vol. 87, No. 134, 07/14/2022, 42141-42142.	**Oct. 01, 2022**
*	**Rural Housing Service (RHS)**	**NOTICE:** Revised Lease-Up Reserve Calculation for Section 538 Guaranteed Rural Rental Housing Program.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54452.	**Sep. 06, 2022**
	RHS	**NOTICE:** Fees and Percentages Associated with Guarantee Rates and Retention.	*Federal Register*, Vol. 87, No. 134, 07/14/2022, 42141-42142.	**Oct. 01, 2022**
*	**RHS**	Revisions to Single Family Housing Guaranteed Loan Program.	*Federal Register*, Vol. 87, No. 168, 08/31/2022, 53369-53372.	**Nov. 29, 2022**
	Rural Utilities Service (RUS)	**NOTICE:** Fees and Percentages Associated with Guarantee Rates and Retention.	*Federal Register*, Vol. 87, No. 134, 07/14/2022, 42141-42142.	**Oct. 01, 2022**
*	**Securities and Exchange Commission (SEC)**	**ORDER:** FINRA Given Conditional Access to Certain Security-Based Swap Data Obtained by Security-Based Swap Data Repositories.	*Federal Register*, Vol. 87, No. 158, 08/17/2022, 50655-50657.	**Sep. 16, 2022**
	SEC	Amendments to Proxy Voting Advice Rules.	*Federal Register*, Vol. 87, No. 137, 07/19/2022, 43168-43197.	**Sep. 19, 2022**
*	**SEC**	**NOTICE:** Draft 2022-2026 Strategic Plan.	*Federal Register,* Vol. 87, No. 167, 08/30/2022, 53040.	Comments Due: **Sep. 29, 2022**
*	**SEC**	**ORDER:** Fiscal Year 2023 Annual Adjustments to Registration Fee Rates.	*Federal Register*, Vol. 87, No. 167, 08/30/2022, 53030-53038.	**Oct. 01, 2022**
*	**SEC**	Whistleblower Program Rules.	*Federal Register*, Vol.	**Oct. 03, 2022**

			87, No. 170, 09/02/2022, 54140-54152.	
*	**SEC**	Pay Versus Performance.	*Federal Register*, Vol. 87, No. 173, 09/08/2022, 55134-55197.	**Oct. 11, 2022**
*	**Small Business Administration (SBA)**	Change to SBA Secondary Market Loan Pooling Program.	*Federal Register*, Vol. 87, No. 161, 08/22/2022, 51473-51474.	Applies to 7(a) Loan Pools with Issue Date On or After: **Oct. 01, 2022**
*	**SBA**	**NOTICE:** SBIC Licensing and Examination Fees Inflation Adjustment.	*Federal Register,* Vol. 87, No. 163, 08/24/2022, 52101-52102.	**Oct. 01, 2022**
*	**Veterans Affairs, Dept. of (VA)**	**NOTICE:** Comments Requested on Information Collection: Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouses.	*Federal Register*, Vol. 87, No. 157, 08/16/2022, 50394.	Comments Due: **30 days** from Publication
*	**VA**	**NOTICE:** Comments Requested on Information Collection: Request for a Certificate for Eligibility for VA Home Loan Benefit.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54598-54599.	Comments Due: **30 days** from Publication
*	**VA**	**NOTICE:** Comments Requested on Information Collection: Loan Service Report.	*Federal Register*, Vol. 87, No. 171, 09/06/2022, 54599.	Comments Due: **30 days** from Publication

***** *Denotes new item in the chart*