



ARIZONA BANKERS  
ASSOCIATION

## March 2025 SBA Items Index

(In order of appearance)

1. [CFPB Extends Comment Period for Regulation V Proposals.](#)
2. [CFPB Seeks Comment on Regulation E Information Collection.](#)
3. [FDIC Extends Compliance Date of Certain Official Sign and Advertisement Requirements.](#)
4. [FDIC Announces Intent to Terminate Receiverships.](#)
5. [FDIC Proposes Restatement of Policy on Bank Merger Transactions.](#)
6. [FDIC Seeks Comment on Information Collections.](#)
7. [OCC Seeks Comment on Information Collections.](#)
8. [HUD Extends Compliance Dates for Adoption of Energy Efficiency Standards.](#)
9. [HUD Issues Interim Final Rule on Affirmatively Furthering Fair Housing Revisions.](#)
10. [FEMA Issues Final Changes in Flood Hazard Determinations.](#)
11. [FEMA Announces Changes in Flood Hazard Determinations.](#)
12. [FEMA Issues Proposed Flood Hazard Determinations.](#)
13. [IRS Seeks Comment on Guidance for Electronic Business Filings.](#)
14. [IRS Seeks Comment on Information Collections.](#)
15. [FHFA Orders Regulated Entities to Report Stress Testing Results.](#)
16. [FCA Extends Comment Period for Internal Control Proposal.](#)
17. [FCA Issues Statement on Regulatory Burden.](#)
18. [SEC Adopts Technical Amendment to Rules and Forms.](#)
19. [SEC Extends Compliance Dates for Standards for Covered Clearing Agencies and Application of Broker-Dealer Customer Protection Rule.](#)

## CFPB Extends Comment Period for Regulation V Proposals.

- The Bureau of Consumer Financial Protection (CFPB) has extended the comment period of the proposed rule issued on **12/13/2024**, to amend Regulation V, which implements the Fair Credit Reporting Act (FCRA). The proposed rule would implement FCRA's definitions of consumer report and consumer reporting agency as well as certain provisions governing when consumer reporting agencies may furnish, and users may obtain, consumer reports. The proposed rule provided a comment period that was set to close **03/03/2025**. CFPB has extended the comment period to **04/02/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-05/pdf/2025-03547.pdf>, *Federal Register*, Vol. 90, No. 42, 03/05/2025, 11236.
- CFPB has extended the comment period of the advanced notice of proposed rulemaking (ANPR) issued on **12/13/2024**, which sought to collect information in advance of preparing a proposed rule to address concerns related to information furnished to credit bureaus and other consumer reporting agencies as a result of coercion. The ANPR provided a comment period that was set to close **03/07/2025**. CFPB has extended the comment period to **04/07/2025**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-07/pdf/2025-03685.pdf>, *Federal Register*, Vol. 90, No. 44, 03/07/2025, 11495.

## CFPB Seeks Comment on Regulation E Information Collection.

CFPB seeks comment regarding an information collection titled, Electronic Fund Transfer Act, Regulation E. The collection is used in connection with recordkeeping requirements showing compliance with consumer disclosure requirements under the regulation. Comments are due **05/09/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-10/pdf/2025-03791.pdf>, *Federal Register*, Vol. 90, No. 45, 03/10/2025, 11600-11601.

## FDIC Extends Compliance Date of Certain Official Sign and Advertisement Requirements.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to extend the mandatory compliance date for certain sections of its Part 328 official sign and advertising requirements. On **12/20/2023**, FDIC adopted a final rule that, among other things, amended FDIC's sign and advertisement of membership requirements for insured depository institutions (IDIs). The amendments made by the final rule took effect **04/01/2024**; however, full compliance with the amendments was delayed to **01/01/2025**. On **10/17/2024**, full compliance with the amendments to the sign and advertisement of membership requirements was delayed to **05/01/2025**. FDIC has further postponed the compliance date for the requirement to display the FDIC official digital sign on an IDI's digital channels, as well as on the screen of an IDI's automated teller machine (ATM) and like devices, to **03/01/2026**. During this time, FDIC will continue to review feedback received regarding implementation issues and potential consumer confusion that may result from requirements related to the display of the digital sign. After completing its review, FDIC expects to propose changes to the regulation to address implementation concerns and potential sources of confusion. The compliance date for 12 CFR 328.4 and 12 CFR 318.5 is delayed to **03/01/2026**. The delay does not apply to other amendments made by the final rule to subpart A, such that compliance for those requirements remains unchanged and is required by **05/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-11/pdf/2025-03790.pdf>, *Federal Register*, Vol. 90, No. 46, 03/11/2025, 11659-11660.

## FDIC Announces Intent to Terminate Receiverships.

FDIC announced its intent, as Receiver for the institutions listed in the notices, to terminate its receiverships for said 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 30 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 30 days of the date of the notices to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Section, 600 North Pearl, Suite 700, Dallas, TX 75201. No comments concerning the terminations will be considered that are not sent within this time frame. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-24/pdf/2025-02952.pdf>, *Federal Register*, Vol. 90, No. 35, 02/24/2025, 10500; and <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03474.pdf>, *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11172-11173.

### **FDIC Proposes Restatement of Policy on Bank Merger Transactions.**

FDIC seeks comment on a proposal to rescind the Statement of Policy on Bank Merger Transactions published in 2024 and reinstate its prior Statement of Policy on Bank Merger Transactions. FDIC seeks comment on all aspects of the regulatory framework governing FDIC's review of bank merger transactions in connection with a future proposal to comprehensively revise its merger policy. Comments are due **04/10/2025**. The proposal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-11/pdf/2025-03832.pdf>, *Federal Register*, Vol. 90, No. 46, 03/11/2025, 11679-11683.

### **FDIC Seeks Comment on Information Collections.**

- FDIC seeks comment regarding an information collection titled, Certification of Compliance with Mandatory Bars to Employment. The information collection arises from the reporting requirements contained in 12 CFR part 336, subpart B, of FDIC Rules and Regulations entitled Minimum Standards of Fitness for Employment with the Federal Deposit Insurance Corporation. The rule implements Section 19 of the Resolution Trust Corporation Completion Act prescribing a certification relating to job applicants' fitness and integrity. The collection of information implements the mandatory bars to employment through a certification, signed by job applicants prior to an offer of employment. Comments are due by **04/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-03/pdf/2025-03384.pdf>, *Federal Register*, Vol. 90, No. 40, 03/03/2025, 11050-11051.

[03-03/pdf/2025-03384.pdf](https://www.govinfo.gov/content/pkg/FR-2025-03-03/pdf/2025-03384.pdf), *Federal Register*, Vol. 90, No. 40, 03/03/2025, 11050-11051.

- FDIC seeks comment regarding several information collections, including Mutual-to-Stock Conversion of State Savings Banks, Notice Regarding Unauthorized Access to Customer Information, and Furnisher Information Accuracy and Integrity (FACTA 312). Use of the information collections are further explained in the notice. Comments are due **05/05/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03425.pdf>, *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11173-11174.

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

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Covered Savings Associations Notice. The Homeowners' Loan Act (HOLA), as amended by the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), allows a Federal savings association (FSA) with total consolidated assets of \$20 billion or less, as of **12/31/2017**, to elect to operate as a covered savings association (CSA). HOLA requires OCC to issue rules that, among other things, establish streamlined standards and procedures for FSA elections to operate as CSAs and clarify the requirements for the treatment of a CSA. HOLA has similar procedures to terminate the election. The notice is used in connection with the election and termination process. Comments are due **04/14/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-11/pdf/2025-02481.pdf>, *Federal Register*, Vol. 90, No. 27, 02/11/2025, 9355-9356.
- OCC seeks comment regarding an information collection titled, Minimum Security Devices and Procedures, Reports of Suspicious Activities, and Bank Secrecy Act Compliance Program. The information collection is used in connection with requirement under the Bank Secrecy Act as discussed in the notice. Comments are due **04/21/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-20/pdf/2025-02813.pdf>, *Federal Register*, Vol. 90, No. 33, 02/20/2025, 10036-10037.

- OCC seeks comment regarding an information collection titled, Leveraged Lending. On **03/22/2013**, the federal banking supervisory agencies issued guidance to the banks they supervise on how to evaluate and monitor credit risks in leveraged loans, understand the effect of changes in borrowers' enterprise values on credit portfolio quality, and assess the sensitivity of future credit losses to these changes in enterprise values. The guidance recommended that banks consider developing policies related to underwriting, risk-management, and how to incorporate leveraged credit and pipeline stress tests into the firm's overall stress-testing framework. The information collection is used in connection with the recommended policies. Comments are due **05/09/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-03-10/pdf/2025-03751.pdf>. *Federal Register*, Vol. 90, No. 45, 03/10/2025, 11651-11652.

### **HUD Extends Compliance Dates for Adoption of Energy Efficiency Standards.**

The Department of Housing and Urban Development (HUD) issued a final rule to extend the compliance dates for the adoption of energy efficiency standards for new construction of HUD- and USDA-financed housing. On **04/26/2024**, HUD and the U.S. Department of Agriculture (USDA) published, The Final Determination: Adoption of Energy Efficiency Standards for New Construction of HUD- and USDA-Financed Housing (Final Determination) in the *Federal Register*. The Final Determination provides compliance dates for HUD programs covered by the determination. HUD has delayed the compliance dates by six months for covered projects in the following programs: Federal Housing Administration-Insured (FHA-Insured) Multifamily, FHA-Insured Single Family, Public Housing Capital Fund, and Competitive Grants (Choice Neighborhoods, Section 202, Section 811). The updated compliance dates may be found in a chart in the notice. The notice is effective **03/10/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-03-10/pdf/2025-03758.pdf>. *Federal Register*, Vol. 90, No. 45, 03/10/2025, 11622.

### **HUD Issues Interim Final Rule on Affirmatively Furthering Fair Housing Revisions.**

HUD issued an interim final rule to revise its regulation governing the Fair Housing Act's mandate that the Secretary administer HUD program and activities in a manner that affirmatively furthers fair housing (AFFH). The interim final rule returns to the original understanding of what the statutory AFFH certification was prior to 1994, a general commitment that grantees will take active steps to promote fair housing. Grantee AFFH certifications will be deemed sufficient provided they took any action during the relevant period rationally related to promoting fair housing, such as helping eliminate housing discrimination. The interim final rule does not, however, reinstate the obligation to conduct an Analysis of Impediments or mandate any specific fair housing planning mechanism. Program participants must continue to affirmatively further fair housing as and to the extent required by the Fair Housing Act. The interim final rule is effective **04/02/2025**. Comments are due **05/02/2025**. The interim final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-03-03/pdf/2025-03360.pdf>. *Federal Register*, Vol. 90, No. 40, 03/03/2025, 11020-11025.

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

The Federal Emergency Management Agency (FEMA) announced that new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Nevada, North Carolina, Tennessee, and Texas**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-02-24/pdf/2025-02979.pdf>. *Federal Register*, Vol. 90, No. 35, 02/24/2025, 10502-10504.

## FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Florida, Illinois, Indiana, Kansas, North Carolina, Pennsylvania, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2025-02-24/pdf/2025-02980.pdf>. *Federal Register*, Vol. 90, No. 35, 02/24/2025, 10504-10507.
- FEMA issued a notice which lists communities in the states of **Arizona, California, Colorado, and Washington**, 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 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-2025-02-24/pdf/2025-02981.pdf>. *Federal Register*, Vol. 90 No. 35, 02/24/2025, 10507-10509.

## FEMA Issues Proposed Flood Hazard Determinations.

Comments are requested 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 **Michigan**, 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 **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-24/pdf/2025-02982.pdf>. *Federal Register*, Vol. 90, No. 35, 02/24/2025, 10510-10511.

## IRS Seeks Comment on Guidance for Electronic Business Filings.

The Internal Revenue Service (IRS) seeks comment regarding an information collection concerning guidance necessary to facilitate business electronic filing, business electronic filing and reduction, business election filing, the finalization of controlled group qualification rules, and limitations on the importation of net built-in losses. Comments are due **05/05/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03477.pdf>. *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11208.

## IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Failure to Maintain List of Advisees with Respect to Reportable Transactions. The Internal Revenue Code (IRC) section 6708 imposes a penalty upon material advisors for failing to make available to IRS, upon written request, the list required to be maintained by IRC section 6112 within 20 business days after the date of such request. Comments are due **05/05/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03487.pdf>. *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11209.
- IRS seeks comment regarding an information collection titled, Coverdell ESA Contribution Information. The collection is used by trustees or issuers of Coverdell Education Savings Accounts (ESAs) to report contributions and rollovers to the accounts to beneficiaries. Comments are due **05/05/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03479.pdf>. *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11209-11210.
- IRS seeks comment regarding an information collection titled, Assumption of Partner Liabilities. IRS regulations require a partnership to notify the partner of the satisfaction of certain liabilities described in the regulation, providing the partner with specific information regarding the partnership's assumption of liability. The partner must attach the notification to their tax return for the year in which the loss is being claimed. Comments are due **05/05/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-05/pdf/2025-03499.pdf>. *Federal Register*, Vol. 90, No. 42, 03/05/2025, 11354-11355.

## FHFA Orders Regulated Entities to Report Stress Testing Results.

The Federal Housing Finance Agency (FHFA) issued an order to provide notice that it issued orders, dated **03/04/2025**, with respect to stress test reporting as of **12/31/2024**, under the Dodd-Frank Act, as amended by the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). Summary instructions and guidance accompanied the orders to provide testing scenarios. Each order is effective

**03/04/2025**. The order may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-10/pdf/2025-03768.pdf>. *Federal Register*, Vol. 90, No. 45, 03/10/2025, 11587.

## FCA Extends Comment Period for Internal Control Proposal.

The Farm Credit Administration (FCA) announced an extension of the comment period for the proposed rule published in the *Federal Register* **11/26/2024**, which would revise FCA regulations to require certain Farm Credit System (System) institutions to obtain integrated audits under certain conditions. The proposed amendments would require all System banks to obtain an audit of their Internal Control Over Financial Reporting (ICFR) that would be integrated with the audit of their financial statements (integrated audit) and would also require System associations to obtain an integrated audit under certain conditions. The comment period has been reopened. Comments are due **03/31/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-13/pdf/2024-31573.pdf>. *Federal Register*, Vol. 90, No. 29, 02/13/2025, 9520.

## FCA Issues Statement on Regulatory Burden.

FCA issued a statement on regulatory burden. The objective of the document was to respond to comments received regarding FCA's request to identify regulations that the public considered unnecessary, unduly burdensome or costly, duplicative of other requirements, outmoded, insufficient, ineffective, or not based on law. The document is part of FCA's initiative to reduce regulatory burden for Farm Credit System institutions, including the Federal Agricultural Mortgage Corporation (Farmer Mac). The document provides responses and actions for the topics listed in the document. The statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-03/pdf/2025-03172.pdf>. *Federal Register*, Vol. 90, No. 40, 03/03/2025, 11013-11019.

## SEC Adopts Technical Amendment to Rules and Forms.

The Securities and Exchange Commission (SEC) issued a final rule to adopt technical amendments to various rules and forms under the Securities Act and the Securities Exchange Act. The amendments correct errors that are technical in nature, including

typographical errors and erroneous cross-references in various SEC rules and forms. The amendments are effective **02/18/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-02-18/pdf/2025-02524.pdf>. *Federal Register*, Vol. 90, No. 31, 02/18/2025, 9684-9691.

### **SEC Extends Compliance Dates for Standards for Covered Clearing Agencies and Application of Broker-Dealer Customer Protection Rule.**

SEC issued a final rule to extend the compliance date for the amendments to the rules applicable to covered clearing agencies for U.S. Treasury securities (U.S. Treasury securities CCAs), which require that they have written policies and procedures reasonably designed to require that every direct participant of the covered clearing agency submit for clearance and settlement all eligible secondary market transactions in U.S. Treasury securities to which it is a counterparty and to identify and monitor its direct participants' submission of transactions for clearing, including how the U.S. Treasury securities CCA would address a failure to submit transactions, that were adopted on **12/13/2023**. Specifically, SEC has extended the compliance dates by one year, from **12/31/2025**, to **12/31/2026**, for eligible cash market transactions, and from **06/30/2026**, to **06/30/2027**, for eligible repo transactions. The final rule is effective **03/04/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-04/pdf/2025-03351.pdf>. *Federal Register*, Vol. 90, No. 41, 03/04/2025, 11134-11139.

## Proposed Rules and Comment Due Dates

| <u>Agency</u>                                                 | <u>Proposed Rule</u>                                                                                                                                                 | <u>Federal Register<br/>Publication Date and<br/>Page Number</u>       | <u>Comment<br/>Due Date</u> |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------|
| <b>Consumer Financial<br/>Protection Bureau<br/>(CFPB)</b>    | Interpretive Rule on Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms. | <i>Federal Register</i> , Vol. 90, No. 9, 01/15/2025, 3723-3727.       | <b>Mar. 31, 2025</b>        |
| <b>CFPB</b>                                                   | Prohibit Certain Contact Provisions in Consumer Financial Products or Services Agreements.                                                                           | <i>Federal Register</i> , Vol. 90, No. 8, 01/14/2025, 3566-3596.       | <b>Apr. 01, 2025</b>        |
| * <b>CFPB</b>                                                 | Extension of Comment Period of Revisions to Regulation V Regarding Definitions and Use of Consumer Reports.                                                          | <i>Federal Register</i> , Vol. 90, No. 42, 03/05/2025, 11236.          | <b>Apr. 02, 2025</b>        |
| * <b>CFPB</b>                                                 | <b>ANPR:</b> Extension of Comment Period of Revisions to Regulation V Regarding Identity Theft and Coerced Debt.                                                     | <i>Federal Register</i> , Vol. 90, No. 44, 03/07/2025, 11495.          | <b>Apr. 07, 2025</b>        |
| * <b>Farm Credit<br/>Administration<br/>(FCA)</b>             | Extension of Comment Period for Internal Control Over Financial Reporting Proposal.                                                                                  | <i>Federal Register</i> , Vol. 90, No. 29, 02/13/2025, 9520.           | <b>Mar. 31, 2025</b>        |
| * <b>Federal Deposit<br/>Insurance Corporation<br/>(FDIC)</b> | Statement of Policy on Bank Merger Transactions.                                                                                                                     | <i>Federal Register</i> , Vol. 90, No. 46, 03/11/2025, 11679-11683.    | <b>Apr. 10, 2025</b>        |
| <b>Internal Revenue<br/>Service<br/>(IRS)</b>                 | Credit for Qualified Commercial Clean Vehicles.                                                                                                                      | <i>Federal Register</i> , Vol. 90, No. 8, 01/14/2025, 3506-3532.       | <b>Mar. 17, 2025</b>        |
| <b>IRS</b>                                                    | Revising Consolidated Return Regulations and Controlled Group of Corporations Regulations to Reflect Statutory Changes, Modernize Language, and Enhance Clarity.     | <i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106884-106886. | <b>Mar. 31, 2025</b>        |
| <b>IRS</b>                                                    | Source of Income from Cloud Transactions.                                                                                                                            | <i>Federal Register</i> , Vol. 90, No. 8, 01/14/2025, 3075-3085.       | <b>Apr. 14, 2025</b>        |

## Final Rules and Effective Dates

| <u>Agency</u>                                                 | <u>Final Rule</u>                                                                                                                                                                       | <u>Federal Register<br/>Publication Date and<br/>Page Number</u>                                                                                 | <u>Effective Date</u>                                                                                                                                                                                                                                   |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Bureau of Consumer<br/>Financial Protection<br/>(CFPB)</b> | Section 1033 Personal Financial Data<br>Rights Rule.                                                                                                                                    | <i>Federal Register</i> , Vol.<br>89, No. 222,<br>11/18/2024, 90838-<br>90998.                                                                   | <b>Jan. 17, 2025</b><br><br>Mandatory<br>Compliance for<br>Subpart B and C<br>begin:<br><b>Apr. 01, 2026;</b><br><b>Apr. 01, 2027;</b><br><b>Apr. 01, 2028;</b><br><b>Apr. 01, 2029;</b> or<br><b>Apr. 01, 2030,</b><br>pursuant to Sec.<br>1033.121(c) |
| <b>CFPB</b>                                                   | Prohibition on Creditors and<br>Consumer Reporting Agencies<br>Concerning Use of Medical<br>Information.<br><br><b>CORRECTION:</b> Effective Date<br>Corrected to Reflect Correct Year. | <i>Federal Register</i> , Vol.<br>90, No. 8, 01/14/2025,<br>3276-3374.<br><br><i>Federal Register</i> , Vol.<br>90, No. 16, 01/27/2025,<br>8173. | <b>Mar. 17, 2025</b><br><br><br>Issued:<br><b>Jan. 27, 2025</b>                                                                                                                                                                                         |
| <b>CFPB</b>                                                   | <b>NOTICE:</b> Comments Requested on<br>Information Collection: Auto Loan<br>Survey.                                                                                                    | <i>Federal Register</i> , Vol.<br>90, No. 11, 01/17/2025,<br>5830-5831.                                                                          | Comments Due:<br><b>Mar. 18, 2025</b>                                                                                                                                                                                                                   |
| <b>CFPB</b>                                                   | <b>NOTICE:</b> Comments Requested on<br>Information Collection: Collection of<br>Qualitative Feedback on CFPB<br>Service Delivery.                                                      | <i>Federal Register</i> , Vol.<br>90, No. 11, 01/17/2025,<br>5833-5834.                                                                          | Comments Due:<br><b>Mar. 18, 2025</b>                                                                                                                                                                                                                   |
| <b>CFPB</b>                                                   | <b>NOTICE:</b> Request for Information<br>Regarding the Collection, Use, and<br>Monetization of Consumer Payment<br>and Other Personal Financial Data.                                  | <i>Federal Register</i> , Vol.<br>90, No. 9, 01/15/2025,<br>3804-3808.                                                                           | Comments Due:<br><b>Apr. 11, 2025</b>                                                                                                                                                                                                                   |
| <b>CFPB</b>                                                   | <b>NOTICE:</b> Request for Information<br>Regarding Consumer Credit Card<br>Market.                                                                                                     | <i>Federal Register</i> , Vol.<br>90, No. 11, 01/17/2025,<br>5831-5833.                                                                          | Comments Due:<br><b>Apr. 17, 2025</b>                                                                                                                                                                                                                   |
| <b>CFPB</b>                                                   | <b>NOTICE:</b> Comments Requested on<br>Information Collection: Electronic<br>Fund Transfer Act (Regulation E).                                                                         | <i>Federal Register</i> , Vol.<br>90, No. 45, 03/10/2025,<br>11600-11601.                                                                        | Comments Due:<br><b>May 09, 2025</b>                                                                                                                                                                                                                    |
| <b>CFPB</b>                                                   | Inflation Adjustments to Regulation<br>CC, Availability of Funds and<br>Collection of Checks.                                                                                           | <i>Federal Register</i> , Vol.<br>89, No. 98, 05/20/2024,<br>43737-43739.                                                                        | <b>Jul. 01, 2025</b>                                                                                                                                                                                                                                    |

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| <b>CFPB</b>                                           | Quality Control Standards for Automated Valuation Models.                                                                                                                                                              | <i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.   | <b>Oct. 01, 2025</b>                                                      |
| <b>CFPB</b>                                           | Overdraft Lending Rule for Very Large Financial Institutions.                                                                                                                                                          | <i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106768-106845. | <b>Oct. 01, 2025</b>                                                      |
| <b>CFPB</b>                                           | Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.                                                                                                                                         | <i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.       | <b>Mar. 01, 2026</b>                                                      |
| <b>Commodity Future Trading Commission (CTFC)</b>     | Regulations To Address Margin Adequacy and To Account for the Treatment of Separate Accounts by Futures Commission Merchants.                                                                                          | <i>Federal Register</i> , Vol. 90, No. 13, 01/22/2025, 7880-7940.      | <b>Mar. 24, 2025</b>                                                      |
| <b>CFTC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Protection of Collateral of Counterparties to Uncleared Swaps; Treatment of Securities in a Portfolio Margining Account in a Commodity Broker Bankruptcy. | <i>Federal Register</i> , Vol. 90, No. 21, 02/03/2025, 8793-8794.      | Comments Due:<br><b>Apr. 04, 2025</b>                                     |
| <b>CFTC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Clearing Member Risk Management.                                                                                                                          | <i>Federal Register</i> , Vol. 90, No. 22, 02/04/2025, 8927-8928.      | Comments Due:<br><b>Apr. 07, 2025</b>                                     |
| <b>CFTC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Regulations Establishing and Governing the Duties of Swap Dealers and Major Swap Participants.                                                            | <i>Federal Register</i> , Vol. 90, No. 24, 02/06/2025, 9075-9077.      | Comments Due:<br><b>Apr. 07, 2025</b>                                     |
| * <b>Farm Credit Administration (FCA)</b>             | Statement on Regulatory Burden.                                                                                                                                                                                        | <i>Federal Register</i> , Vol. 90, No. 40, 03/03/2025, 11013-11019.    | Issued:<br><b>Mar. 03, 2025</b>                                           |
| * <b>Federal Deposit Insurance Corporation (FDIC)</b> | Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.                                                        | <i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.      | <b>Apr. 01, 2024</b><br><br>Mandatory Compliance:<br><b>Jan. 01, 2025</b> |
|                                                       | Extension of Mandatory Compliance Date.                                                                                                                                                                                | <i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84261-84262.   | <b>May 01, 2025</b>                                                       |
|                                                       | Extension of Mandatory Compliance Date of FDIC Official Digital Sign Requirements, Including ATMs.                                                                                                                     | <i>Federal Register</i> , Vol. 90, No. 46, 03/11/2025, 11659-11660.    | Parts 328.4 and 328.5 Effective:<br><b>Mar. 01, 2026</b>                  |

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|   | <b>FDIC</b>                                       | Community Reinvestment Act.                                                                                                                                                                                                                                                                                                                                         | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.                                                                        | <b>Apr. 01, 2024</b><br>Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b> |
| * | <b>FDIC</b>                                       | <b>NOTICE:</b> Intent to Terminate Receiverships.                                                                                                                                                                                                                                                                                                                   | <i>Federal Register</i> , Vol. 90, No. 35, 02/24/2025, 10500.<br><br><i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11172-11173. | Issued: <b>Feb. 24, 2025</b><br><br>Issued: <b>Mar. 04, 2025</b>                                                   |
|   | <b>FDIC</b>                                       | <b>NOTICE:</b> Comments Requested on Information Collections: Acquisition Services Information Requirements, Notices Required of Government Securities Dealers or Brokers (Insured State Nonmember Banks), Activities and Investments of Insured Depository Institutions, Privacy of Consumer Financial Information, and Registration of Mortgage Loan Originators. | <i>Federal Register</i> , Vol. 90, No. 14, 01/23/2025, 8027-8031.                                                                        | Comments Due: <b>Mar. 24, 2025</b>                                                                                 |
| * | <b>FDIC</b>                                       | <b>NOTICE:</b> Comments Requested on Information Collection: Certification of Compliance with Mandatory Bars to Employment.                                                                                                                                                                                                                                         | <i>Federal Register</i> , Vol. 90, No. 40, 03/03/2025, 11050-11051.                                                                      | Comments Due: <b>Apr. 02, 2025</b>                                                                                 |
| * | <b>FDIC</b>                                       | <b>NOTICE:</b> Comments Requested on Information Collections: Mutual-to-Stock Conversion of State Savings Banks, Notice Regarding Unauthorized Access to Customer Information, and Furnisher Information Accuracy and Integrity (FACTA 312).                                                                                                                        | <i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11173-11174.                                                                      | Comments Due: <b>May 05, 2025</b>                                                                                  |
|   | <b>FDIC</b>                                       | Quality Control Standards for Automated Valuation Models.                                                                                                                                                                                                                                                                                                           | <i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.                                                                     | <b>Oct. 01, 2025</b>                                                                                               |
|   | <b>Federal Emergency Management Agency (FEMA)</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Debt Collection Financial Statement.                                                                                                                                                                                                                                                                   | <i>Federal Register</i> , Vol. 90, No. 10, 01/16/2025, 4759.                                                                             | Comments Due: <b>Mar. 17, 2025</b>                                                                                 |
|   | <b>FEMA</b>                                       | <b>NOTICE:</b> Fiscal Year 2026 Financial Assistance/Subsidy Arrangement for Write Your Own Companies.                                                                                                                                                                                                                                                              | <i>Federal Register</i> , Vol. 90, No. 9, 01/15/2025, 3891-3899.                                                                         | Intentions to Subscribe or Re-Subscribe Due: <b>May 15, 2025</b>                                                   |

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| * | <b>Federal Housing Finance Agency (FHFA)</b> | <b>ORDERS:</b> Reporting by Regulated Entities of Stress Testing Results.                                                                                                                                             | <i>Federal Register</i> , Vol. 90, No. 45, 03/10/2025, 11587.       | <b>Mar. 04, 2025</b>                                                                                                            |
|   | <b>FHFA</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Minimum Requirements for Appraisal Management Companies.                                                                                                 | <i>Federal Register</i> , Vol. 90, No. 9, 01/15/2025, 3865-3867.    | Comments Due:<br><b>Mar. 17, 2025</b>                                                                                           |
|   | <b>FHFA</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Minority and Women Inclusion.                                                                                                                            | <i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5884-5885.   | Comments Due:<br><b>Mar. 18, 2025</b>                                                                                           |
|   | <b>Federal Reserve Board (FRB)</b>           | Community Reinvestment Act.                                                                                                                                                                                           | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.   | <b>Apr. 01, 2024</b><br><br>Amendment Nos. 29, 52, and 75 Effective:<br><b>Apr. 01, 2024</b><br>through<br><b>Jan. 01, 2031</b> |
|   | <b>FRB</b>                                   | <b>NOTICE:</b> Final Approval of Information Collection: Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies. | <i>Federal Register</i> , Vol. 90, No. 23, 02/05/2025, 9027-9030.   | <b>Mar. 31, 2025</b>                                                                                                            |
|   | <b>FRB</b>                                   | <b>NOTICE:</b> Comments Requested on Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation NN.                                                                     | <i>Federal Register</i> , Vol. 70, No. 23, 02/05/2025, 9030-9031.   | Comments Due:<br><b>Apr. 07, 2025</b>                                                                                           |
|   | <b>FRB</b>                                   | <b>NOTICE:</b> Comments Requested on Information Collection: Notice of Proposed Declaration of Dividend.                                                                                                              | <i>Federal Register</i> , Vol. 90, No. 23, 02/05/2025, 9031-9032.   | Comments Due:<br><b>Apr. 07, 2025</b>                                                                                           |
|   | <b>FRB</b>                                   | <b>NOTICE:</b> Comments Requested on Information Collection: Reporting Requirements Associated with Regulation TT.                                                                                                    | <i>Federal Register</i> , Vol. 90, No. 23, 02/05/2025, 9032-9033.   | Comments Due:<br><b>Apr. 07, 2025</b>                                                                                           |
|   | <b>FRB</b>                                   | <b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Provisions Associated with the Interagency Statement on Complex Structured Finance Activities.                                             | <i>Federal Register</i> , Vol. 90, No. 23, 02/05/2025, 9034-9035.   | Comments Due:<br><b>Apr. 07, 2025</b>                                                                                           |
|   | <b>FRB</b>                                   | Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.                                                                                                                               | <i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739. | <b>Jul. 01, 2025</b>                                                                                                            |

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|   | <b>FRB</b>                                           | Quality Control Standards for Automated Valuation Models.                                                                                   | <i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. | <b>Oct. 01, 2025</b>                                          |
|   | <b>Financial Crimes Enforcement Network (FinCEN)</b> | AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.                               | <i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278. | <b>Jan. 01, 2026</b>                                          |
| * | <b>Housing and Urban Development, Dept. of (HUD)</b> | <b>NOTICE:</b> Delay of Compliance Dates for Adoption of Energy Efficiency Standards for New Construction of HUD- and USDA-Finance Housing. | <i>Federal Register</i> , Vol. 90, No. 45, 03/10/2025, 11622.        | <b>Mar. 10, 2025</b>                                          |
| * | <b>HUD</b>                                           | <b>INTERIM FINAL RULE:</b> Affirmatively Furthering Fair Housing Revisions.                                                                 | <i>Federal Register</i> , Vol. 90, No. 40, 03/03/2025, 11020-11025.  | <b>Apr. 02, 2025</b><br><br>Comments Due: <b>May 02, 2025</b> |
|   | <b>HUD</b>                                           | Delay of Effective Date for Updates to HOME Investment Partnerships Program.                                                                | <i>Federal Register</i> , Vol. 90, No. 21, 02/03/2025, 8780-8781.    | <b>Apr. 20, 2025</b>                                          |
|   | <b>HUD</b>                                           | Compliance Date Extended for Modernization of Engagement with Mortgagors in Default Rule.                                                   | <i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92033-92034. | <b>Jul. 01, 2025</b>                                          |
|   | <b>HUD</b>                                           | Compliance Date Extended for Strengthening the Section 184 Indian Housing Loan Guarantee Program Rule.                                      | <i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5604-5605.    | <b>Dec. 31, 2025</b>                                          |
| * | <b>Internal Revenue Service (IRS)</b>                | <b>NOTICE:</b> Comments Requested for Guidance Necessary to Facilitate Business Election Filings.                                           | <i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11208.        | Comments Due: <b>May 05, 2025</b>                             |
| * | <b>IRS</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Failure to Maintain List of Advisees with Respect to Reportable Transactions.  | <i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11209.        | Comments Due: <b>May 05, 2025</b>                             |
| * | <b>IRS</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Coverdell ESA Contribution Information.                                        | <i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11209-11210.  | Comments Due: <b>May 05, 2025</b>                             |
| * | <b>IRS</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Assumption of Partner Liabilities.                                             | <i>Federal Register</i> , Vol. 90, No. 42, 03/05/2025, 11354-11355.  | Comments Due: <b>May 05, 2025</b>                             |
|   | <b>National Credit Union Administration (NCUA)</b>   | Quality Control Standards for Automated Valuation Models.                                                                                   | <i>Federal Register</i> , Vol. 89, No. 152,                          | <b>Oct. 01, 2025</b>                                          |

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|                                                        |                                                                                                                                                           | 08/07/2024, 64538-64580.                                               |                                                                                                                                                  |
| <b>NCUA</b>                                            | Succession Planning.                                                                                                                                      | <i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877. | <b>Jan. 01, 2026</b>                                                                                                                             |
| <b>NCUA</b>                                            | Amendments to Share Insurance Rules.                                                                                                                      | <i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.   | <b>Dec. 01, 2026</b><br><br>Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective:<br><b>Oct. 30, 2024</b> |
| <b>Office of the Comptroller of the Currency (OCC)</b> | Community Reinvestment Act.                                                                                                                               | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.      | <b>Apr. 01, 2024</b><br><br>Amendment Nos. 29, 52, and 75 Effective:<br><b>Apr. 01, 2024</b><br>Through<br><b>Jan. 01, 2031</b>                  |
| * <b>OCC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Covered Savings Associations Notice.                                                         | <i>Federal Register</i> , Vol. 90, No. 27, 02/11/2025, 9355-9356.      | Comments Due:<br><b>Apr. 14, 2025</b>                                                                                                            |
| * <b>OCC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Minimum Security Devices and Procedures, Reports of Suspicious Activities, and Bank Secrecy. | <i>Federal Register</i> , Vol. 90, No. 33, 02/20/2025, 10036-10037.    | Comments Due:<br><b>Apr. 21, 2025</b>                                                                                                            |
| * <b>OCC</b>                                           | <b>NOTICE:</b> Comments Requested on Information Collection: Leveraged Lending.                                                                           | <i>Federal Register</i> , Vol. 90, No. 45, 03/10/2025, 11651-11652.    | Comments Due:<br><b>May 09, 2025</b>                                                                                                             |
| <b>OCC</b>                                             | Quality Control Standards for Automated Valuation Models.                                                                                                 | <i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.   | <b>Oct. 01, 2025</b>                                                                                                                             |
| <b>Rural Housing Service (RHS)</b>                     | Effective Date of Multifamily Housing Program Updated Credit Report Process Delayed.                                                                      | <i>Federal Register</i> , Vol. 89, No. 18, 01/29/2025, 8367-8368.      | <b>Mar. 31, 2025</b>                                                                                                                             |
| * <b>Securities and Exchange Commission (SEC)</b>      | Technical Amendments to Rules and Forms.                                                                                                                  | <i>Federal Register</i> , Vol. 90, No. 31, 02/18/2025, 9684-9691.      | <b>Feb. 18, 2025</b>                                                                                                                             |
| * <b>SEC</b>                                           | Extension of Compliance Dates for Standards for Covered Clearing Agencies for U.S. Treasury Securities                                                    | <i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11134-11139.    | <b>Mar. 04, 2025</b>                                                                                                                             |

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|            | and Application of the Broker-Dealer Customer Protection Rule with Respect to U.S. Treasury Securities. |                                                                        |                      |
| <b>SEC</b> | Update to EDGAR Filer Access and Account Management.                                                    | <i>Federal Register</i> , Vol. 89, No. 248, 12/27/2024, 106168-106229. | <b>Mar. 24, 2025</b> |
| <b>SEC</b> | Electronic Submission of Certain Materials.                                                             | <i>Federal Register</i> , Vol. 90, No. 12, 01/21/2025, 7250-7426.      | <b>Mar. 24, 2025</b> |

\* *Denotes new item in the chart*