



**ARIZONA BANKERS
ASSOCIATION**

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Agencies to Rescind 2023 CRA Rule

System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) announced, in light of recent litigation, the intent to issue a proposal to rescind the Community Reinvestment Act (CRA) final rule issued in October 2023. The proposal also would reinstate the CRA framework that existed prior to the 2023 final rule, which currently remains in effect. The announcement may be viewed at: <https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html>

FRB Announces Final Approval of Information Collections.

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks. The information collection is a balance sheet report that is collected as of each Wednesday from an authorized stratified sample of 850 domestically chartered commercial banks and U.S. branches and agencies of foreign banks. In November, FRB proposed to revise the information collection by allowing banks under \$5 billion in total assets as of the previous June 30 Call Report the option of reporting one week per month with data as of the first Wednesday of the month. The revisions will be implemented as proposed. The revisions are effective **04/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05233.pdf>. *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13863-13864.
- FRB announced final approval of an information collection titled, Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act (BSA) Compliance. Section 208.63 of FRB's Regulation H, Membership of State Banking Institutions in the Federal Reserve System, requires state member banks to establish and maintain in writing procedures reasonably designed to ensure and monitor compliance with BSA and its implementing regulations. Sections 211.5(m)(1) and 211.24(j)(1) of FRB's Regulation K, International Banking Operations, impose the same requirements on Edge and

agreement corporations and, except for a federal branch or a federal agency or a state branch that is insured by the Federal Deposit Insurance Corporation, the U.S. branches, agencies, and representative offices of foreign banks operating in the United States. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05648.pdf>. *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14441.

- FRB announced final approval of an information collection titled, Registration of a Securities Holding Company. The information collection is used whenever a securities holding company elects to register to become subject to supervision by FRB pursuant to section 618 of the Dodd-Frank Act. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05645.pdf>. *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14441-14442.
- FRB announced final approval of an information collection titled, Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies. The interagency Guidance on Sound Incentive Compensation Policies assists banking organizations in designing and implementing incentive compensation arrangements that do not encourage imprudent risk-taking and that are consistent with the safety and soundness of the organization. The guidance contains voluntary recordkeeping activities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05646.pdf>. *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14444-14445.
- FRB announced final approval of an information collection titled, Reporting and Recordkeeping Requirements Associated with Regulation W. The information collection comprises the reporting requirements of Regulation W that are found in sections 223.15(b)(4), 223.31(d)(4), 223.41(d)(2), and 223.43(b) and the recordkeeping requirements found in sections 223.42(f)(6) and 223.42(g)(3). The information collection is used to demonstrate compliance with sections 23A and 23B of the Federal Reserve Act and to request certain exemptions from FRB. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05647.pdf>.

[04-02/pdf/2025-05649.pdf](#). *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14445.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Notice Claiming Status as an Exempt Transfer Agent. Transfer agents, which are institutions that provide securities transfer, registration, monitoring, and other specified services on behalf of securities issuers, are generally subject to certain Securities and Exchange Commission (SEC) regulations. However, a transfer agent that is regulated by and registered with FRB (an FRB-regulated transfer agent) may request an exemption from those regulations if it transfers and processes a low volume of securities. The information collection is used in connection with a request of exemption. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05234.pdf>. *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13860.
- FRB seeks comment regarding an information collection titled, Selected Balance Sheet Items for Discount Window Borrowers. FRB proposes to revise the information collection by removing the reporting exemption for seasonal credit borrowers that report total securities, federal funds sold and resale agreements, total loans, total deposits, and total assets weekly on the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05231.pdf>. *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13861.
- FRB seeks comment regarding an information collection titled, Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted. The Bank Holding Company Act and FRB's Regulation Y, Bank Holding Companies and Change in Bank Control, require a bank holding company (BHC) that, either through foreclosure or otherwise in the ordinary course of collecting a debt previously contracted (DPC), acquired voting securities of a bank or BHC or the securities or assets of a company engaged in a nonbanking activity, to seek prior FRB approval in order to retain ownership of those shares or assets for more than two years. No application form exists for a BHC to retain banking or nonbanking DPC property for more than two years. However, a BHC seeking an extension generally submits a letter to the appropriate Reserve Bank that states the relevant facts; discusses why the extension should be approved; provides other information such as the efforts made, to date, to effect divestiture (including reasons for any delay in the pace of divestiture); and includes financial and descriptive data with respect to the DPC assets as well as the sales price of any related divested assets. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05236.pdf>. *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13861-13862.
- FRB seeks comment regarding an information collection titled, Notice of Proposed Stock Redemption. The Bank Holding Company Act and FRB's Regulation Y, Bank Holding Companies and Change in Bank Control, require a bank holding company (BHC), under certain circumstances, to seek the prior approval of FRB before purchasing or redeeming its equity securities. Due to the limited information that a BHC must provide in connection with any such request, there is no required reporting form, and each request for prior approval is generally filed 30 days before the proposed stock purchase or redemption as a notification with the Reserve Bank that has direct supervisory responsibility for the requesting BHC. FRB uses the information provided in the redemption notice to supervise BHCs. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05232.pdf>. *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13862-13863.
- FRB seeks comment regarding an information collection titled, Written Security Program for State Member Banks. The information collection arises from a recordkeeping requirement contained in section 208.61 of FRB's Regulation H, Membership of State Banking Institutions in the Federal Reserve System, which requires each state member bank to develop and maintain a written security program for the bank's main office and branches within 180 days of becoming a member of the Federal Reserve System. A written security program contains minimum standards needed to deter crimes against

financial institutions and assist in the apprehension of perpetrators of such crimes. Comments are due **05/27/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-03-27/pdf/2025-05235.pdf>, *Federal Register*, Vol. 90, No. 58, 03/27/2025, 13864-13865.

- FRB seeks comment regarding an information collection titled, Investment in Bank Premises Notification. The Federal Reserve Act requires a state member bank, under certain circumstances, to seek prior approval from FRB before making an investment in bank premises or the securities of a corporation holding its bank premises. FRB uses the information collection to determine whether to object to the proposed investment. Comments are due **06/02/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05644.pdf>, *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14442-14443.
- FRB seeks comment regarding an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas). The federal flood insurance statutes and Regulation H, Membership of State Banking Institutions in the Federal Reserve System, provide that a lender shall not make, increase, extend, or renew a loan secured by a building or mobile home located in a special flood hazard area unless the secured property is covered by flood insurance for the term of the loan. Regulation H generally requires state member banks to retain certain flood hazard documentation and to notify borrowers and servicers regarding properties in flood hazard areas and requirements related to flood insurance. State member banks also must notify the Federal Emergency Management Agency of the identity of, and any change in, the servicer of a loan secured by improved property in a special flood hazard area. The information collection requirements under the flood hazard provisions of Regulation H are triggered by specific events in the lending process. Comments are due **06/02/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05647.pdf>, *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14443-14444.

FDIC Withdraws Three Proposed Rules.

The Federal Deposit Insurance Corporation (FDIC) announced the withdrawal of proposed rules related to brokered deposit restrictions, corporate governance and risk management, and the Change in Bank Control Act. If FDIC decides to pursue future regulatory action in any of the areas, FDIC will issue a new proposed rule. The FDIC has withdrawn the proposed rules published in the *Federal Register* on **08/23/2024**, at 89 FR 68244; on **10/11/2023**, at 88 FR 70391; and on **08/19/2024**, at 89 FR 67002. The withdrawal is effective **03/14/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-03-14/pdf/2025-04088.pdf>, *Federal Register*, Vol. 90, No. 49, 03/17/2025, 12115.

FDIC Announces Termination of Receiverships.

FDIC, as Receiver for each of the listed insured depository institutions, 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 that 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-2025-04-04/pdf/2025-05841.pdf>, *Federal Register*, Vol. 90, No. 64, 04/04/2025, 14839-14840.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding several information collections, including 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. Each information collection is further explained in the notice. Comments are due **04/24/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-24/pdf/2025-05841.pdf>.

[03-25/pdf/2025-04975.pdf](https://www.govinfo.gov/content/pkg/FR-2025-03-25/pdf/2025-04975.pdf). *Federal Register*, Vol. 90, No. 56, 03/25/2025, 13596-13600.

- FDIC seeks comment regarding two information collections, Procedures for Monitoring Bank Protection Act Compliance and Ombudsman Post-Examination Surveys. Both information collections are further explained in the notice. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-25/pdf/2025-04994.pdf>. *Federal Register*, Vol. 90, No. 56, 03/25/2025, 13600-13602.

OCC Seeks Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Interagency Statement on Complex Structured Finance Transactions. The Interagency Statement describes the types of internal controls and risk management procedures that the agencies (OCC, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and the Securities and Exchange Commission) consider particularly effective in helping financial institutions identify and address the reputational, legal, and other risks associated with complex structured finance transactions. The internal controls and risk management procedures form the basis of the information collection. Comments are due **05/12/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-13/pdf/2025-04009.pdf>. *Federal Register*, Vol. 90, No. 48, 03/13/2025, 12032-12033.
- OCC seeks comment regarding an information collection titled, Leasing. Under 12 CFR 23.4(c), national banks must liquidate or re-lease property that is no longer subject to lease (off-lease property) as soon as practicable and not later than five years from the date the national bank acquires the legal right to possess or control the property. If a national bank wishes to extend the five-year holding period for up to an additional five years, it must obtain OCC approval. Section 23.4(c) requires a national bank seeking an extension to provide a clearly convincing demonstration as to why any additional holding period is necessary. In addition, a national bank must value off-lease property at the lower of current fair market value

or book value promptly after the property becomes off-lease property. Twelve U.S.C. 24 contains two separate provisions authorizing a national bank to acquire personal property for purposes of lease financing. The information collection is required to establish that the national bank is complying with the limitations and requirements applicable to the two separate types of leases. Comments are due **05/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-31/pdf/2025-05497.pdf>. *Federal Register*, Vol. 90, No. 60, 03/31/2025, 14320-14321.

HUD Publishes Regulatory Waiver Requests Granted for Third Quarter Calendar Year 2024.

Section 106 of the Department of Housing and Urban Development Reform Act (the HUD Reform Act) requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **07/01/2024** and ending **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-28/pdf/2025-05332.pdf>. *Federal Register*, Vol. 90, No. 59, 03/28/2025, 14149-14157.

HUD Announces Termination of Direct Endorsement Approvals.

HUD issued a notice that advises of the cause and effect of termination of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE Approval terminated. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-04/pdf/2025-05861.pdf>. *Federal Register*, Vol. 90, No. 64, 04/04/2025, 14849.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) announced final 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 for communities in the states of **Nevada, New York, North Dakota, and South Carolina**. 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 **06/18/2025**, 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-2025-03-12/pdf/2025-03898.pdf>, *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11840-11841.

- FEMA announced final 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 for communities in the states of **Colorado, Massachusetts, and Virginia**. 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 **07/08/2025**, 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-2025-03-21/pdf/2025-04889.pdf>, *Federal Register*, Vol. 90, No. 54, 03/21/2025, 13381-13383.
- FEMA announced final 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 for communities in the state of **Virginia**. 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 **08/05/2025**, 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-2025-04-04/pdf/2025-05868.pdf>, *Federal Register*, Vol. 90, No. 64, 04/04/2025, 14843.

- FEMA announced final 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 for communities in the states of **Florida, Georgia, Montana, New Jersey, and Illinois**. 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 **08/19/2025**, 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-2025-04-04/pdf/2025-05869.pdf>, *Federal Register*, Vol. 90, No. 64, 04/04/2025, 14843-14845.

FEMA Issues Final Changes in Flood Hazard Determinations.

- 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 **Arkansas, Colorado, Connecticut, Florida, Illinois, Kansas, Mississippi, North Carolina, Texas, and Utah**, 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-2025-03-12/pdf/2025-03891.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11849-11951.

- 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 **Alabama, California, Florida, Illinois, Indiana, Kentucky, Minnesota, Missouri, North Carolina, Oklahoma, South Carolina, Texas, Wisconsin, and Wyoming**, 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-2025-03-26/pdf/2025-05124.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 13765-13767.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Arkansas, Florida, Kansas, Kentucky, Missouri, Maine, Minnesota, New Mexico, North Carolina, 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 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-2025-03-12/pdf/2025-03892.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11844-11846.

- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Illinois, Kansas, Mississippi, North Carolina, Texas, and Utah**, 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-2025-03-12/pdf/2025-03891.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11849-11851.
- FEMA issued a notice which lists communities in the states of **Arkansas, California, Colorado, Florida, Idaho, Illinois, Louisiana, Massachusetts, Michigan, Mississippi, North Carolina, Oregon, South Carolina, 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 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-2025-03-26/pdf/2025-05121.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 13761-13765.

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 **Oklahoma**, 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 **06/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-12/pdf/2025-03894.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11841-11842.
- 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 **Georgia**, 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 **06/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-12/pdf/2025-03897.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11842-11843.
- 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 **Washington**, 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 **06/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-12/pdf/2025-03895.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11846-11847.
- 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 states of **Georgia** and **Mississippi**, 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 **06/10/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-03-12/pdf/2025-03896.pdf>. *Federal Register*, Vol. 90, No. 47, 03/12/2025, 11847-11849.

- 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 **Connecticut**, 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 **06/20/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-21/pdf/2025-04886.pdf>. *Federal Register*, Vol. 90, No. 54, 03/21/2025, 13383-13384.
- 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 **Colorado**, 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 **06/20/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-21/pdf/2025-04891.pdf>. *Federal Register*, Vol. 90, No. 54, 03/21/2025, 13384-13385.
- 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 **Missouri**, 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 **06/24/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-26/pdf/2025-05123.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 13768-13769.

- 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 **06/24/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-26/pdf/2025-05126.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 16769-13770.

FEMA Corrects Proposed Flood Hazard Determination for Michigan.

On **02/24/2025**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. This notice provides corrections to that table to be used in lieu of the erroneous information. The corrected table represents the proposed flood hazard determinations and communities affected for Berrien County, **Michigan**. Comments are due **06/24/2025**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-26/pdf/2025-05122.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 13770-13771.

FinCEN Issues Interim Final Rule to Revise BOI Reporting Rule.

The Financial Crimes Enforcement Network (FinCEN) issued an interim final rule to narrow the existing beneficial ownership information (BOI) reporting requirements under the Corporate Transparency Act (CTA) to require only entities previously defined as “foreign reporting companies” to report BOI. Under the interim final rule, entities previously defined as “domestic reporting companies” are exempted from the reporting requirements and do not have to report BOI to FinCEN, or update or correct BOI previously reported to FinCEN. With limited exceptions, the interim final rule does not change the existing requirement for foreign reporting companies to file BOI reports, but it extends the deadline to file initial BOI reports, and to update or correct previously filed BOI reports, to 30 days from the date of publication of the interim final rule to give foreign reporting companies additional time to comply. However, the interim final rule exempts foreign reporting companies from having to report the BOI of any U.S. persons who are beneficial owners of the foreign reporting company and exempts U.S. persons from having to provide such information to any foreign reporting company for which they are a beneficial owner. FinCEN will assess the exemptions, as appropriate, in light of comments received and intends to issue a final rule this year. The interim final rule is effective **03/26/2025**. Comments are due **05/27/2025**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-26/pdf/2025-05199.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2024, 13688-13697.

FinCEN Issues Record Retention Order of Certain MSBs.

FinCEN issued a Geographic Targeting Order to require certain money services businesses (MSBs) along the southwest border of the United States to report and retain records of transactions in currency of more than \$200 but not more than \$10,000, and to verify the identity of persons presenting such transactions. The action is effective **04/14/2025**. The order may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-14/pdf/2025-04099.pdf>. *Federal Register*, Vol. 90, No. 49, 03/14/2025, 12106-12108.

FinCEN Seeks Comment on BSA-Related Information Collections.

FinCEN seeks comment regarding information collection requirements found in Bank Secrecy Act

(BSA) regulations. Specifically, the regulations require that upon receiving a written request from FinCEN, a bank located within the United States that maintains a correspondent account for a specified foreign bank must ask the foreign bank, and report to FinCEN, about transactions or other financial services provided by that foreign bank to Iranian linked financial institutions designated under the International Emergency Economic Powers Act (IEEPA) and Islamic Revolutionary Guard Corps (IRGC)-linked persons designated under IEEPA. Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-28/pdf/2025-05349.pdf>. *Federal Register*, Vol. 90, No. 59, 03/28/2025, 14183-14189.

IRS Issue Technical Corrections to Nonrecognition of Gain or Loss Proposal.

The Internal Revenue Service (IRS) issued technical corrections to a proposed rule published in the *Federal Register* on **01/16/2025**, regarding proposed regulations on certain matters relating to corporate separations, incorporations, and reorganizations qualifying, in whole or in part, for nonrecognition of gain or loss. IRS proposed twenty-nine technical corrections, as listed in the notice. The corrections may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-24/pdf/2025-04757.pdf>. *Federal Register*, Vol. 90, No. 55, 03/24/2025, 13427-13428.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Allocation of Expenses by Real Estate Mortgage Investment Conduits (REMIC). Treasury Regulations section 1.67-3(f)(4)(ii) requires single-class REMICs to provide certain Internal Revenue Code (IRC) section 67 information to a person holding a regular interest in the single-class REMIC pursuant to section 1.6049-7(e). Treasury Regulations section 1.6049-7(e) requires the REMIC to provide certain information to brokers and middlemen who request the information to complete information returns. Treasury Regulations Section 1.6049-7(f)(7) requires brokers and middlemen to furnish certain information to corporations, non-calendar year taxpayers, and other specified persons who request the information and for whom the broker or middleman holds as a nominee a REMIC regular interest or a collateralized debt obligation.

Comments are due **05/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-26/pdf/2025-05127.pdf>. *Federal Register*, Vol. 90, No. 57, 03/26/2025, 13825.

- IRS seeks comment regarding an information collection titled, Estate (and Generation-Skipping Transfer) Tax Return, and Related Forms. The executor of a decedent's estate uses Form 706, and related returns, to figure the estate tax imposed by chapter 11 of the Internal Revenue Code. The tax is levied on the entire taxable estate and not just on the share received by a particular beneficiary. Form 706 is also used to figure the generation-skipping transfer (GST) tax imposed by chapter 13 on direct skips. IRS is redesigning the United States Estate (and Generation-Skipping Transfer) Tax Return and separating the schedule into separate documents. Currently, there are 29 forms, used by executors pertaining to the decedent's estate tax reporting requirements as listed in the notice. Comments are due **06/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05581.pdf>. *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14520-14521.

SBA Issues Peg Rate.

The Small Business Administration (SBA) publishes an interest rate called the Optional Peg Rate on a quarterly basis. The rate is a weighted average cost of money to the Government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **4.75** percent for the April-June quarter of fiscal year 2025. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third-party lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-25/pdf/2025-04987.pdf>. *Federal Register*, Vol. 90, No. 56, 03/25/2025, 13652.

SBA Announces Delegation of Authority.

SBA announced its delegations of authority to SBA's Office of Disaster Recovery and Resilience

(ODR&R) for activities related to declaring and amending disaster declarations and overseeing and managing its ODR&R offices and divisions. ODR&R leads SBA's efforts to connect disaster survivors with lending and other assistance to help them prepare for and recover from a declared disaster. The delegated authorities are listed in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-07/pdf/2025-05937.pdf>. *Federal Register*, Vol. 90, No. 65, 04/07/2025, 15030.

SBA Seeks Comment on Information Collections.

- SBA seeks comment regarding an information collection titled, Paycheck Protection Loan Program (PPP) Borrower Information Form and Lender's Application for Loan Guaranty. The information collection is used for the PPP Loan Program. The approval is set to expire **03/31/2025**. SBA has requested approval of an extension of the information collection for three years. Although SBA's PPP program authority has expired, the information collection is still needed for the following reasons: (1) PPP borrowers may apply for forgiveness of their loans up to five years after SBA issued a loan number, which may be as late as 2026; (2) SBA may review a PPP loan at any time; and (3) pending litigation may require the collection of information. Comments are due **05/19/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-18/pdf/2025-04405.pdf>. *Federal Register*, Vol. 90, No. 51, 03/18/2025, 12630-12631.
- SBA seeks comment regarding an information collection titled, Restaurant Revitalization Fund Program Post Award Report. The SBA received funds under the American Rescue Plan Act to provide direct funds to eating and drinking establishments that meet certain conditions under the Restaurant Revitalization Fund program. The report is used in connection with the program. Comments are due **04/17/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-18/pdf/2025-04314.pdf>. *Federal Register*, Vol. 90, No. 51, 03/18/2025, 12631-12632.
- SBA seeks comment regarding an information collection titled, Paycheck Protection Program (PPP) Affiliation Worksheet. The information collection is used for the PPP Loan Program. The approval is set to expire **03/31/2025**. SBA has

requested approval of an extension of the information collection for three years. Although SBA's PPP program authority has expired, the information collection is still needed for the following reasons: (1) PPP borrowers may apply for forgiveness of their loans up to five years after SBA issued a loan number, which may be as late as 2026; and (2) SBA may review a PPP loan at any time; and (3) pending litigation may require the collection of information. Comments are due **05/19/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-18/pdf/2025-04408.pdf>. *Federal Register*, Vol. 90, No. 51, 03/18/2025, 12632.

- SBA seeks comment regarding an information collection titled, SBA 7(a) Borrower Information Form. SBA has proposed to update the form to conform to Administration priorities, Executive Orders, and program updates, including but not limited to adding a collection for applicants who operate under a franchise agreement to enter the name and the SBA Franchise Identifier Code for the franchise. SBA will provide a link to the SBA Franchise Directory so the applicant may easily locate the appropriate Franchise Identifier Code. Additional revisions are listed in the notice. Comments are due **05/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-31/pdf/2025-05441.pdf>. *Federal Register*, Vol. 90, No. 60, 03/31/2025, 14315-14316.
- SBA seeks comment regarding an information collection titled, SBA 504 Borrower Information Form. SBA uses the form to review the eligibility of the small business concerns (SBCs) for SBA financial assistance, the creditworthiness and repayment ability of the SBC, and the terms and conditions of the 504 loan for which the SBC is applying. SBA is updating the information collection to comply with Administration priorities and Program updates as well as recent Executive Orders including 14159, Protecting the American People Against Invasion, issued **01/20/2025**, and SBA Policy Notice 5000-865754, Policy Updates to Comply with Executive Order 14159 Regarding Citizenship Requirements for Obtaining 7(a) and 504 Loans, published **03/07/2025**, and to improve the instructional guidance in the form. Comments are due **06/09/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-08/pdf/2025-06012.pdf>. *Federal Register*, Vol. 90, No. 66, 04/08/2025, 15195-15196.

FSA Issues NOFA for Emergency Commodity Assistance Program.

The Farm Service Agency (FSA) issued a notice of funds available (NOFA) for the Emergency Commodity Assistance Program (ECAP), which will provide economic assistance payments to eligible producers of eligible commodities for the 2024 crop year. ECAP is a new FSA program authorized by the American Relief Act, 2025. The NOFA also announces the eligibility (commodities, acres, producers, and losses), payment calculations, payment limitations, and how to apply for ECAP. See the NOFA for application details and deadlines. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-03-19/pdf/2025-04604.pdf>. *Federal Register*, Vol. 90, No. 52, 03/19/2025, 12696-12705.

Agencies Remove References in Program Funding Opportunities Criteria.

- The Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively the agencies) announced amendments to 14 program funding opportunities to remove references to the prior Administration's key priorities and DEI (diversity, equity, and inclusion) related scoring criteria to bring them into compliance with the Executive Order, Ending Radical and Wasteful Government DEI Programs and Preferencing, issued **01/20/2025**. The notice also confirms that previous Administration key priorities and discretionary points will not be considered during application scoring and makes clear that applicants who already have applied need not reapply. The notice also corrects the Rural Energy for America funding notice to include an omitted funding source. The notice is applicable **03/25/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-25/pdf/2025-04988.pdf>. *Federal Register*, Vol. 90, No. 56, 03/25/25, 13580-13581.
- The Rural Housing Service (RHS) announced amendments to two program funding opportunities to remove references to the prior Administration's key priorities and DEI (diversity, equity, and inclusion) related scoring criteria to bring them into compliance with the Executive Order, Ending Radical and Wasteful Government DEI Programs and Preferencing, issued **01/20/2025**. The notice also confirms that

previous Administration key priorities will not be considered during application scoring and makes clear that applicants who already have applied need not reapply. The notice is applicable **04/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-04-02/pdf/2025-05663.pdf>. *Federal Register*, Vol. 90, No. 62, 04/02/2025, 14431.

CFTC Seeks Comment on Swap Execution Facilities Information Collection.

The Commodity Futures Trading Commission (CFTC) seeks comment regarding an information collection titled, Core Principles and Other Requirements for Swap Execution Facilities (SEFs). Section 5h to the Commodity Exchange Act sets forth the requirements concerning the registration and operation of SEFs, which CFTC has implemented in part 37 of its regulations. The information collection is needed for CFTC to ensure that SEFs comply with the requirements. Among other requirements, part 37 imposes SEF registration requirements for a trading platform or system, obligates SEFs to provide transaction confirmations to swap counterparties, and requires SEFs to comply with 15 core principles. Comments are due **04/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-11/pdf/2025-03820.pdf>. *Federal Register*, Vol. 90, No. 46, 03/11/2025, 11728-11729.

SEC Amends Delegation of Authority Involving Division of Enforcement.

The Securities and Exchange Commission (SEC) issued a final rule to amend its regulations with respect to the delegations of authority to the Director of the Division of Enforcement to eliminate the delegation of authority to issue formal orders of investigation. Formal orders designate the enforcement staff authorized to issue subpoenas in connection with investigations under the Federal securities laws. The amendment is the result of SEC's experience with its nonpublic investigations. The amendment is intended to increase effectiveness by more closely aligning SEC's use of its investigative resources with SEC priorities. The final rule is effective **03/14/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-14/pdf/2025-04064.pdf>. *Federal Register*, Vol. 90, No. 49, 03/14/2025, 12105-12106.

SEC Extends Compliance Dates for Investment Company Name Rule.

SEC issued a final rule to extend the compliance dates for the amendments to the rule under the Investment Company Act that addresses certain broad categories of investment company names that are likely to mislead investors about the investment company's investments and risks, as well as related enhanced prospectus disclosure requirements and Form N-PORT reporting requirements, that were adopted **09/20/2023**. The compliance date is extended from **12/11/2025**, to **06/11/2026**, for fund groups with net assets of \$1 billion or more as of the end of their most recent fiscal year; and from **06/11/2026**, to **12/11/2026**, for fund groups with less than \$1 billion in net assets as of the end of their most recent fiscal year. In addition, SEC is modifying the operation of the compliance dates to allow for compliance based on the timing of certain annual disclosure and reporting obligations that are tied to the fund's fiscal year-end. The final rule is effective **03/20/2025**. The effective date for the amendments to 17 CFR 270.35d-1 (rule 35d-1) under the Investment Company Act and related prospectus disclosure and reporting requirements, as adopted **09/20/2023**, remains **12/11/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-03-20/pdf/2025-04705.pdf>. *Federal Register*, Vol. 90, No. 53, 03/20/2025, 13076-13080.

Proposed Rules and Comment Due Dates

	<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Withdrawal of Proposed Rulemakings Related to Brokered Deposits Restrictions, Corporate Governance, and Change in Bank Control Act.	<i>Federal Register</i> , Vol. 90, No. 49, 03/17/2025, 12115.	Effective: Mar. 14, 2025
*	Internal Revenue Service (IRS)	NOTICE: Technical Corrections to Proposed Rule on Guidance Regarding Certain Matters Relating to Nonrecognition of Gain or Loss in Corporate Separations, Incorporations, and Reorganizations.	<i>Federal Register</i> , Vol. 90, No. 55, 03/24/2025, 13427-13428.	Issued: Mar. 24, 2025

Final Rules and Effective Dates

<u><i>Agency</i></u>	<u><i>Final Rule</i></u>	<u><i>Federal Register Publication Date and Page Number</i></u>	<u><i>Effective Date</i></u>
Bureau of Consumer Financial Protection (CFPB)	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	Jan. 17, 2025 Mandatory Compliance for Subpart B and C begin: Apr. 01, 2026; Apr. 01, 2027; Apr. 01, 2028; Apr. 01, 2029; or Apr. 01, 2030, pursuant to Sec. 1033.121(c)
CFPB	NOTICE: Request for Information Regarding Consumer Credit Card Market.	<i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5831-5833.	Comments Due: Apr. 17, 2025
CFPB	NOTICE: Comments Requested on Information Collection: Electronic Fund Transfer Act (Regulation E).	<i>Federal Register</i> , Vol. 90, No. 45, 03/10/2025, 11600-11601.	Comments Due: May 09, 2025
CFPB	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.	Jul. 01, 2025
CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
CFPB	Overdraft Lending Rule for Very Large Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106768-106845.	Oct. 01, 2025
CFPB	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.	Mar. 01, 2026
* Commodity Future Trading Commission (CTFC)	NOTICE: Comments Requested on Information Collection: Core Principles and Other Requirements for Swap Execution Facilities.	<i>Federal Register</i> , Vol. 90, No. 46, 03/11/2025, 11728-11729.	Comments Due: Apr. 10, 2025
* Farm Service Agency (FSA)	NOTICE: Funds Available for Emergency Commodity Assistance Program.	<i>Federal Register</i> , Vol. 90, No. 52, 03/19/2025, 12696-12705.	Issued: Mar. 19, 2025

Federal Deposit Insurance Corporation (FDIC)	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.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025
	Extension of Mandatory Compliance Date.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84261-84262.	May 01, 2025
	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: Mar. 01, 2026
FDIC	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Issued: Apr. 07, 2025
FDIC	NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html	
FDIC	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 90, No. 64, 04/04/2025, 14839-14840.	Issued: Apr. 04, 2025
FDIC	NOTICE: 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. 56, 03/25/2025, 13596-13600.	Comments Due: Apr. 24, 2025
FDIC	NOTICE: 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: May 05, 2025
FDIC	NOTICE: Comments Requested on Information Collections: Procedures for Monitoring Bank Protection Act	<i>Federal Register</i> , Vol. 90, No. 56, 03/25/2025, 13600-13602.	Comments Due: May 27, 2025

	Compliance and Ombudsman Post-Examination Surveys.		
FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
Federal Emergency Management Agency (FEMA)	NOTICE: 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: May 15, 2025
Federal Reserve Board (FRB)	Community Reinvestment Act. NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Issued: Apr. 07, 2025
FRB	NOTICE: Final Approval of Information Collection: Written Security Program for State Member Banks.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13863-13864.	Apr. 02, 2025
FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14441.	Issued: Apr. 02, 2025
FRB	NOTICE: Final Approval of Information Collection: Registration of a Securities Holding Company.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14441-14442.	Issued: Apr. 02, 2025
FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14444-14445.	Issued: Apr. 02, 2025
FRB	NOTICE: Final Approval of Information Collection: Reporting and Recordkeeping Requirements Associated with Regulation W.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14445.	Issued: Apr. 02, 2025

*	FRB	NOTICE: Comments Requested on Information Collection: Notice Claiming Status as an Exempt Transfer Agent.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13860.	Comments Due: May 27, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Selected Balance Sheet Items for Discount Window Borrowers.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13861.	Comments Due: May 27, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13861-13862.	Comments Due: May 27, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Notice of Proposed Stock Redemption.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13862-13863.	Comments Due: May 27, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks.	<i>Federal Register</i> , Vol. 90, No. 58, 03/27/2025, 13864-13865.	Comments Due: May 27, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Investment in Bank Premises Notification.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14442-14443.	Comments Due: Jun. 02, 2025
*	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation H.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14443-14444.	Comments Due: Jun. 02, 2025
	FRB	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.	Jul. 01, 2025
	FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Financial Crimes Enforcement Network (FinCEN)	INTERIM FINAL RULE: Revisions to Beneficial Ownership Information Reporting Requirements and Deadline Extension.	<i>Federal Register</i> , Vol. 90, No. 57, 03/26/2024, 13688-13697.	Mar. 26, 2025 Comments Due: May 27, 2025
*	FinCEN	ORDER: Additional Recordkeeping and Reporting Requirements on	<i>Federal Register</i> , Vol. 90, No. 49, 03/14/2025, 12106-12108.	Apr. 14, 2025

	Money Services Businesses Along the Southwest Border.		
*	FinCEN	NOTICE: Comments Requested on Information Collection: Reporting Obligations on Foreign Bank Relationships with Iranian-Linked Financial Institutions Designated Under IEEPA and IRGC-Linked Persons Designated Under IEEPA.	<i>Federal Register</i> , Vol. 90, No. 59, 03/28/2025, 14183-14189. Comments Due: May 27, 2025
	FinCEN	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. Jan. 01, 2026
*	Farm Service Agency (FSA)	NOTICE: Notice of Funds Availability; Emergency Commodity Assistance Program (ECAP).	<i>Federal Register</i> , Vol. 90, No. 52, 03/19/2025, 12696-12705. Aug. 15, 2025
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Regulatory Waiver Requests Granted for the Third Quarter Calander Year 2024.	<i>Federal Register</i> , Vol. 90, No. 59, 03/28/2025, 14149-14157. Issued: Mar. 28, 2025
	HUD	INTERIM FINAL RULE: Affirmatively Furthering Fair Housing Revisions.	<i>Federal Register</i> , Vol. 90, No. 40, 03/03/2025, 11020-11025. Apr. 02, 2025 Comments Due: May 02, 2025
*	HUD	NOTICE: Termination of Direct Endorsement Approvals.	<i>Federal Register</i> , Vol. 90, No. 64, 04/04/2025, 14849. Issued: Apr. 04, 2025
	HUD	Delay of Effective Date for Updates to HOME Investment Partnerships Program.	<i>Federal Register</i> , Vol. 90, No. 21, 02/03/2025, 8780-8781. Apr. 20, 2025
	HUD	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. Jul. 01, 2025
	HUD	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. Dec. 31, 2025
	Internal Revenue Service (IRS)	NOTICE: Comments Requested for Guidance Necessary to Facilitate Business Election Filings.	<i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11208. Comments Due: May 05, 2025
	IRS	NOTICE: Comments Requested on Information Collection: Failure to	<i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11209. Comments Due: May 05, 2025

	Maintain List of Advisees with Respect to Reportable Transactions.		
IRS	NOTICE: Comments Requested on Information Collection: Coverdell ESA Contribution Information.	<i>Federal Register</i> , Vol. 90, No. 41, 03/04/2025, 11209-11210.	Comments Due: May 05, 2025
IRS	NOTICE: Comments Requested on Information Collection: Assumption of Partner Liabilities.	<i>Federal Register</i> , Vol. 90, No. 42, 03/05/2025, 11354-11355.	Comments Due: May 05, 2025
* IRS	NOTICE: Comments Requested on Information Collection: Allocation of Expenses by Real Estate Mortgage Investment Conduits.	<i>Federal Register</i> , Vol. 90, No. 57, 03/26/2025, 13825.	Comments Due: May 27, 2025
* IRS	NOTICE: : Comments Requested on Information Collection: Estate (and Generation-Skipping Transfer) Tax Return and Related Forms.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14520-14521.	Comments Due: Jun. 02, 2025
National Credit Union Administration (NCUA)	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
NCUA	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877.	Jan. 01, 2026
NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.	Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024
Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. NOTICE: Intent to Issue Proposal to Rescind 2023 Final Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 Through Jan. 01, 2031 Issued: Apr. 07, 2025

	OCC	NOTICE: 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: Apr. 21, 2025
	OCC	NOTICE: Comments Requested on Information Collection: Leveraged Lending.	<i>Federal Register</i> , Vol. 90, No. 45, 03/10/2025, 11651-11652.	Comments Due: May 09, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 90, No. 48, 03/13/2025, 12032-12033.	Comments Due: May 12, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Leasing.	<i>Federal Register</i> , Vol. 90, No. 60, 03/31/2025, 14320-14321.	Comments Due: May 30, 2025
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Rural Business Cooperative Service (RBC)	NOTICE: Amendments of Program Funding Opportunities Pursuant to Ending Radical and Wasteful Government DEI Programs and Preferencing Executive Order.	<i>Federal Register</i> , Vol. 90, No. 56, 03/25/25, 13580-13581.	Mar. 25, 2025
*	Rural Housing Service (RHS)	NOTICE: Amendments to Program Funding Opportunities Pursuant to Ending Radical and Wasteful Government DEI Programs and Preferencing Executive Order.	<i>Federal Register</i> , Vol. 90, No. 56, 03/25/25, 13580-13581.	Mar. 25, 2025
*	RHS	NOTICE: Amendments of Program Funding Opportunities Pursuant to Ending Radical and Wasteful Government DEI Programs and Preferencing Executive Order.	<i>Federal Register</i> , Vol. 90, No. 62, 04/02/2025, 14431.	Apr. 02, 2025
*	Rural Utilities Service (RUS)	NOTICE: Amendments of Funding Opportunities Programs Pursuant to Ending Radical and Wasteful Government DEI Programs and Preferencing Executive Order.	<i>Federal Register</i> , Vol. 90, No. 56, 03/25/25, 13580-13581.	Mar. 25, 2025
*	Small Business Administration (SBA)	NOTICE: Optional Peg Rate for April-June Quarter of FY 2025.	<i>Federal Register</i> , Vol. 90, No. 56, 03/25/2025, 13652.	Issued: Mar. 25, 2025

*	SBA	NOTICE: Delegation of Authority of Office of Disaster Recovery and Resilience.	<i>Federal Register</i> , Vol. 90, No. 65, 04/07/2025, 15030.	Issued: Apr. 07, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: Restaurant Revitalization Fund Program Post Award Report.	<i>Federal Register</i> , Vol. 90, No. 51, 03/18/2025, 12631-12632.	Comments Due: Apr. 17, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Loan Program Borrower Information Form and Lender's Application for Loan Guaranty.	<i>Federal Register</i> , Vol. 90, No. 51, 03/18/2025, 12630-12631.	Comments Due: May 19, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Program Affiliation Worksheet.	<i>Federal Register</i> , Vol. 90, No. 51, 03/18/2025, 12632.	Comments Due: May 19, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: SBA 7(a) Borrower Information Form.	<i>Federal Register</i> , Vol. 90, No. 60, 03/31/2025, 14315-14316.	Comments Due: May 30, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: SBA 504 Borrower Information Form.	<i>Federal Register</i> , Vol. 90, No. 66, 04/08/2025, 15195-15196.	Comments Due: Jun. 09, 2025
*	Securities and Exchange Commission (SEC)	Extension of Compliance Dates for Investment Company Name Rule.	<i>Federal Register</i> , Vol. 90, No. 53, 03/20/2025, 13076-13080.	Mar. 20, 2025
*	SEC	Delegation of Authority to Director of Division of Enforcement.	<i>Federal Register</i> , Vol. 90, No. 49, 03/14/2025, 12105-12106.	Mar. 14, 2025

* Denotes new item in the chart