

## Agencies Issue Interim Final Rule to Temporarily Revise Supplementary Leverage Ratio.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued an interim final rule to temporarily revise the supplementary leverage ratio calculation for depository institutions. Under the interim final rule, any depository institution subsidiary of a U.S. global systemically important bank holding company or any depository institution subject to Category II or Category III capital standards may elect to exclude temporarily U.S. Treasury securities and deposits at Federal Reserve Banks from the supplementary leverage ratio denominator. Additionally, under the interim final rule, any depository institution making the election must request approval from its primary federal banking regulator prior to making certain capital distributions so long as the exclusion is in effect. The tier 1 leverage ratio is not affected by the interim final rule. The interim final rule is effective **06/01/2020** through **03/31/2021**. Comments are due **07/16/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-10962.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 32980-32990.

## Agencies Issue Interagency Policy Statement on Allowance for Credit Losses.

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

statement describes the: (1) measurement of expected credit losses under the current expected credit losses (CECL) methodology and the accounting for impairment on available-for-sale debt securities in accordance with FASB ASC Topic 326; (2) design, documentation, and validation of expected credit loss estimation processes, including the internal controls over these processes; (3) maintenance of appropriate ACLs; (4) responsibilities of boards of directors and management; and (5) examiner reviews of ACLs. The interagency policy statement is available **06/01/2020**. The statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-10291.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 32991-33004.

## Agencies Issue Guidance on Credit Risk Review System.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies) issued final guidance for credit risk review. The guidance is relevant to all institutions supervised by the agencies and replaces Attachment 1 of the 2006 Interagency Policy Statement on the Allowance for Loan and Lease Losses. The guidance discusses sound management of credit risk, a system of independent, ongoing credit review, and appropriate communication regarding the performance of the institution's loan portfolio to its management and board of directors. The guidance is available **06/01/2020**. The guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-10292.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33278-33287.

## Agencies Correct Capital Rule That Delays CECL Implementation.

The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) issued a correction to an interim final rule published in the *Federal Register* on **03/31/2020**, that delays the estimated impact on regulatory capital stemming

from the implementation of Accounting Standards Update No. 2016-13, *Financial Instruments—Credit Losses, Topic 326, Measurement of Credit Losses on Financial Instruments (CECL)*. The notice corrects errors in and clarifies the interim final rule. Please see the amendment for the specific corrections. The notice is effective **05/19/2020** and is applicable **03/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-08789.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29839-29842.

### **CFPB Issues Final HMDA Rule to Increase Reporting Threshold.**

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to amend Regulation C to increase the threshold for reporting data about closed-end mortgage loans, so that institutions originating fewer than 100 closed-end mortgage loans in either of the two preceding calendar years will not have to report such data effective **07/01/2020**. Regulation C implements the Home Mortgage Disclosure Act (HMDA). CFPB has also set the threshold for reporting data about open-end lines of credit at 200 open-end lines of credit effective **01/01/2022**, upon the expiration of the current temporary threshold of 500 open-end lines of credit. The final rule is effective **07/01/2020**, except for the amendments to §1003.2 in amendatory instruction 5, the amendments to §1003.3 in amendatory instruction 6, and the amendments to supplement I to part 1003 in amendatory instruction 7, which are effective **01/01/2022**. See part VI of the final rule for more information. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-12/pdf/2020-08409.pdf>. *Federal Register*, Vol. 85, No. 92, 05/12/2020, 28364-28407.

### **CFBP Issues Final Remittance Rule.**

CFPB issued a final rule to amend Regulation E, which implements the Electronic Fund Transfer Act (EFTA), to revise remittance transfer rules. EFTA establishes certain protections for consumers sending international money transfers, or remittance transfers. CFPB's remittance rule in Regulation E implements the protections. CFPB amended Regulation E and the official interpretations to provide tailored exceptions to address compliance challenges that insured institutions may face in certain circumstances upon the expiration of a statutory exception that allows insured institutions to disclose estimates instead of exact amounts to consumers. The exception expires **07/21/2020**. In addition, CFPB increased a safe

harbor threshold in the rule related to whether a person makes remittance transfers in the normal course of its business. The final rule is effective **07/21/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-05/pdf/2020-10278.pdf>. *Federal Register*, Vol. 85, No. 109, 06/05/2020, 34870-34909.

### **CFPB Releases Updated CHARM Booklet.**

CFPB announced the availability of an updated consumer publication, the *Consumer Handbook on Adjustable Rate Mortgages* booklet, also known as the CHARM booklet, required under the Real Estate Settlement Procedures Act (RESPA) implemented by Regulation X and the Truth in Lending Act (TILA) implemented by Regulation Z. The booklet is updated to align with CFPB's educational efforts, to be more concise, and to improve readability and usability. Creditors may, at their option, immediately begin using the revised CHARM booklet, or a suitable substitute, to comply with the requirements in Regulation Z. Creditors may use earlier versions of the CHARM booklet until existing supplies are exhausted. When reprinting the CHARM booklet, the most recent version should be used. The announcement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-09/pdf/2020-12467.pdf>. *Federal Register*, Vol. 85, No. 111, 06/09/2020, 35292-35293.

### **CFPB Extends Comment Period for Proposal to Amend Regulation F, FDCPA.**

On **03/03/2020**, CFPB published in the *Federal Register* a proposed rule that would amend Regulation F, which implements the Fair Debt Collection Practices Act (FDCPA), to require debt collectors to make certain disclosures when collecting time-barred debts. The proposal provided a 60-day comment period that closed **05/04/2020**. CFPB first extended the comment period until **06/05/2020**. CFPB has determined that a further extension of the comment period is appropriate. Comments are now due **08/04/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-21/pdf/2020-10966.pdf>. *Federal Register*, Vol. 85, No. 99, 05/21/2020, 30890-30891.

### **FRB Extends Compliance Date for Single-Counterparty Credit Limits for**

## **Bank Holding Companies and Foreign Banking Organizations.**

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend the compliance dates related to a final rule affecting single-counterparty credit limits for bank holding companies and foreign banking organizations (final SCCL rule). The final rule revises the final SCCL rule to modify the initial compliance dates of **01/01/2020**, for a foreign banking organization that has the characteristics of a global systemically important banking organization, and **07/01/2020**, for any other foreign banking organization subject to the final SCCL rule to now have an effective date of **07/01/2021**, and **01/01/2022**, respectively, regarding the SCCL applicable to a foreign banking organization's combined U.S. operations only. The final rule is effective **05/28/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-28/pdf/2020-09665.pdf>. *Federal Register*, Vol. 85, No. 103, 05/28/2020, 31949-31952.

## **FRB Announces Financial Sector Liabilities.**

FRB announced financial sector liabilities. Section 622 of the Dodd Frank Act, implemented by FRB's Regulation XX, prohibits a merger or acquisition that would result in a financial company that controls more than 10 percent of the aggregate consolidated liabilities of all financial companies (aggregate financial sector liabilities). Specifically, an insured depository institution, a bank holding company, a savings and loan holding company, a foreign banking organization, any other company that controls an insured depository institution, and a nonbank financial company designated by the Financial Stability Oversight Council (each, a "financial company") is prohibited from merging or consolidating with, acquiring all or substantially all of the assets of, or acquiring control of, another company if the resulting company's consolidated liabilities would exceed 10 percent of the aggregate financial sector liabilities. Pursuant to Regulation XX, FRB publishes the aggregate financial sector liabilities by July 1 of each year. Aggregate financial sector liabilities equal the average of the year-end financial sector liabilities figure (as of December 31) of each of the preceding two calendar years. Please see the announcement for specific calculation methodology. The announcement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-02/pdf/2020-11771.pdf>. *Federal Register*, Vol. 85, No. 106, 06/02/2020, 33669-33670.

<https://www.govinfo.gov/content/pkg/FR-2020-06-02/pdf/2020-11771.pdf>. *Federal Register*, Vol. 85, No. 106, 06/02/2020, 33669-33670.

## **FDIC Provides Notice of Response to Exception Requests of Recordkeeping for Timely Deposit Insurance Determination.**

The Federal Deposit Insurance Corporation (FDIC) issued a notice to announce it has granted a time-limited exception concerning the information technology system requirements and general recordkeeping requirements for certain accounts that require data cleanup, system updates, or customer outreach to make a deposit insurance determination. FDIC has also granted a time-limited exception from information technology system requirements and general recordkeeping requirements for certain internal (work-in-process) accounts that require an additional 24 hours (48 hours in total) post failure to obtain beneficial ownership information from internal business lines necessary to make a deposit insurance determination. The grants of exception relief are effective **05/28/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11987.pdf>. *Federal Register*, Vol. 85, No. 107, 06/03/2020, 34194-34196.

## **FDIC Extends Comment Period for Industrial Bank Proposal.**

On **03/31/2020**, FDIC published in the *Federal Register* a proposed rule entitled "Parent Companies of Industrial Banks and Industrial Loan Companies" that would require certain conditions and commitments for each deposit insurance application approval, non-objection to a change in control notice, and merger application approval that would result in an insured industrial bank or industrial loan company becoming, after the effective date of any final rule, a subsidiary of a company that is not subject to consolidated supervision by the Board of Governors of the Federal Reserve System (FRB). The proposed rule also would require that before any industrial bank or industrial loan company may become a subsidiary of a company that is not subject to consolidated supervision by FRB, such company and the industrial bank or industrial loan company must enter into one or more written agreements with FDIC. The proposed rule provided for a 60-day comment period, which would have closed **06/01/2020**. FDIC has determined that an extension of the comment period is appropriate. Comments are due **07/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-02/pdf/2020-11771.pdf>.

[27/pdf/2020-11446.pdf](https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-11446.pdf). *Federal Register*, Vol. 85, No. 102, 05/27/2020, 31710.

## **FDIC Announces Termination of Receivership.**

FDIC as Receiver for **Fayette County Bank, Illinois** was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective **06/01/2020**, the Receivership has been terminated, the Receiver has been discharged, and the Receivership has ceased to exist as a legal entity. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-06-05/pdf/2020-12203.pdf>. *Federal Register*, Vol. 85, No. 109, 06/05/2020, 34630.

## **FDIC Announces Intent to Terminate Receiverships.**

FDIC intends to terminate the receivership for the institutions listed in the notices. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receiverships will be considered which are not sent within the time frame. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-12350.pdf>. *Federal Register*, Vol. 85, No. 110, 06/08/2020, 35088-35089; and

<https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-12279.pdf>. *Federal Register*, Vol. 85, No. 110, 06/08/2020, 35089.

## **FDIC Proposes Changes to Deposit Insurance Assessments to Accommodate Impact of PPP Loans, PPPLF and MMLF.**

FDIC seeks comment on a proposed rule that would mitigate the deposit insurance assessment effects of participating in the Paycheck Protection Program (PPP) established by the Small Business Administration (SBA), and the Paycheck Protection Program Lending Facility (PPPLF) and Money Market Mutual Fund Liquidity Facility (MMLF) established by the Board of Governors of the Federal Reserve System (FRB). The proposed changes would remove the effect of participation in the PPP and PPPLF on various risk measures used to calculate an insured depository institution's assessment rate, remove the effect of participation in the PPPLF and MMLF programs on certain adjustments to an IDI's assessment rate, provide an offset to an insured depository institution's assessment for the increase to its assessment base attributable to participation in the MMLF and PPPLF, and remove the effect of participation in the PPPLF and MMLF programs when classifying insured depository institutions as small, large, or highly complex for assessment purposes. Comments were due **05/27/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-20/pdf/2020-10454.pdf>. *Federal Register*, Vol. 85, No. 98, 05/20/2020, 30649-30664.

## **OCC Issues Final CRA Rule.**

The Office of the Comptroller of the Currency (OCC) adopted a final Community Reinvestment Act (CRA) rule. OCC stated the revised rule is meant to strengthen and modernize CRA by: clarifying and expanding the activities that qualify for CRA credit; updating where activities count for CRA credit; creating a more consistent and objective method for evaluating CRA performance; and providing for more timely and transparent CRA-related data collection, recordkeeping, and reporting. The final rule is effective **10/01/2020**. Banks must comply with the final rule by **10/01/2020**, **01/01/2023**, or **01/01/2024**, as applicable, except appendix C to part 25, which expires **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-05/pdf/2020-11220.pdf>. *Federal Register*, Vol. 85, No. 109, 06/05/2020, 34734-34834.

## **OCC Issues Interim Final Rule on Director, Shareholder, and Member Meetings.**

OCC issued an interim final rule to amend its regulations on activities and operations of national banks and corporate activities of federal savings associations to provide that the institutions may permit telephonic and electronic participation at all board of directors, shareholder, and as applicable, member meetings. The interim final rule updates OCC's regulations to conform with modern technologies and enables national banks and federal savings associations to hold the meetings without violating social distancing restrictions imposed in response to the COVID-19 emergency. The interim final rule is effective **05/28/2020**. Comments are due **07/13/2020**. OCC has also issued a correction to the interim final rule. The correction is effective **06/10/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-28/pdf/2020-11525.pdf>. *Federal Register*, Vol. 85, No. 103, 05/28/2020, 31943-31949. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-10/pdf/2020-12570.pdf>. *Federal Register*, Vol. 85, No. 112, 06/10/2020, 35373-35374.

## **OCC Issues Final Rule on Permissible Interest on Loans Sold, Assigned or Otherwise Transferred.**

OCC issued a final rule on permissible interest rates on loans sold, assigned, or otherwise transferred. Federal law establishes that national banks and savings associations (banks) may charge interest on loans at the maximum rate permitted to any state-chartered or licensed lending institution in the state where the bank is located. In addition, banks are generally authorized to sell, assign, or otherwise transfer (transfer) loans and to enter into and assign loan contracts. Despite these authorities, recent developments have created legal uncertainty about the ongoing permissibility of the interest term after a bank transfers a loan. The final rule clarifies that when a bank transfers a loan, the interest rate permissible before the transfer continues to be permissible after the transfer. The final rule is effective **08/03/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-02/pdf/2020-11963.pdf>. *Federal Register*, Vol. 85, No. 106, 06/02/2020, 33530-33536.

## **HUD Issues Notice of Terminations of FHA Direct Endorsements.**

The Department of Housing and Urban Development (HUD) issued notice of the cause and effect of the termination of Direct Endorsement (DE) approval taken by 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. HUD regulations permit HUD to terminate the DE Approval of any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceeds 200 percent of the default and claim rate within the geographic area served by a HUD field office, and that exceeds the national default and claim rate for insured mortgages. Termination of DE Approval precludes the mortgagee from underwriting FHA-insured single-family mortgages within the HUD field office jurisdiction(s) listed in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10660.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29961.

## **HUD Issues Annual Indexing for Basic Statutory Mortgage Limits.**

HUD adjusted its annual indexing, in accordance with Section 206A of the National Housing Act, for the Basic Statutory Mortgage Limits for Multifamily Housing Programs for Calendar Year 2020. Please see the notice for the specific levels. The notice is applicable **01/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-04/pdf/2020-12084.pdf>. *Federal Register*, Vol. 85, No. 108, 06/04/2020, 34460-34461.

## **HUD Seeks Comment on Revisions to Mortgage-related Information Collections.**

- HUD seeks comment on revisions to an information collection entitled: FHA-Insured Mortgage Loan Servicing of Payments, Prepayments, Terminations, Assumptions, and Transfers. Federal Housing Administration (FHA) insurance is an important source of mortgage credit for low and moderate-income borrowers. It is essential that FHA maintain a healthy mortgage insurance fund through premiums charged to the borrower by FHA. Providing policy and guidance to the single-

family housing mortgage industry regarding changes in FHA's program is essential to protect the fund. The information collected is to support HUD's policy and guidance. Comments are due **07/17/2020**. The information collection may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/2020-10612.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29738-29739.

- HUD seeks comment on revisions to an information collection entitled: HUD Multifamily Rental Project Closing Documents. The form, Subordination Agreement, HUD-92420M, is used in Federal Housing Administration (FHA)-insured multifamily rental project loan closings with secured, publicly financed secondary debt, often to promote affordable housing. The document is used to subordinate such secured, secondary financing to the lien of the FHA-insured mortgage, which must be in a first lien position as required by the National Housing Act, on terms and conditions that are legally and administratively acceptable to HUD. The Subordination Agreement is part of a larger information collection that consists of numerous other closing forms (Closing Documents) used in FHA-insured multifamily transactions. The Closing Documents, including the Subordination Agreement, were last updated in 2018. However, HUD was not able to complete its review of comments received in connection with the previous information collection renewal for the Closing Documents prior to its comment period deadline. Therefore, when HUD initiates a new information collection process for the Closing Documents later this year, it will include, as a starting point, changes HUD anticipated making in response to comments received. Notwithstanding, due to concerns that state and local housing finance agencies (HFAs) have expressed concerning certain terms and conditions in the 2018 Subordination Agreement, HUD initiated this separate action in order to allow HFAs and other interested parties an opportunity to comment on the form. Comments are due **07/17/2020**. The information collection may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/2020-10516.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29736-29738.
- HUD seeks comment on revision to an information collection entitled: Rental Assistance Demonstration (RAD); Supporting Contracts and Processing Requirements. RAD

allows Public Housing, Mod Rehab, Rent Supp, RAP, and 202 PRAC properties to convert to long-term project-based Section 8 rental assistance contracts. Participation in the demonstration is voluntary and HUD approval is discretionary. Participating Public Housing Agencies (PHAs) and multifamily owners are required to submit documentation for processing and completing the conversion. Through the documents HUD evaluates whether the PHA or owner has met all the requirements necessary to complete conversion. Comments are due **07/17/2020**. The information collection may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/2020-10521.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29739-29740.

- HUD seeks comment on revision to an information collection entitled: Application for FHA-Insured Mortgages. Specific forms and related documents are needed to determine the eligibility of the borrower and proposed mortgage transaction for Federal Housing Administration's (FHA's) insurance endorsement. The Uniform Residential Loan Application (URLA) and form HUD-92900-A (Addendum to the URLA) are used in every case by the lender to make application for FHA mortgage insurance. Together the forms describe the parties involved, the property, and the conditions and terms on which the mortgage insurance will be based. The HUD-92900-A was updated to: revise certifications to reflect regulations and other legal requirements; ensure accuracy of information provided to FHA; reduce uncertainty in the industry; maintain the ability to enforce FHA program requirements; and remove Department of Veterans Affairs requirements and certifications. Comments are due **06/18/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10659.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29959-29961.

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

The Federal Emergency Management Agency (FEMA) issued a final rule to make base (1% annual-chance) Flood Elevations (BFEs) and modified BFEs final for the communities in the state of **Washington**. The BFEs and modified BFEs are the basis for the

floodplain management measures that each community is required either to adopt or to show evidence of being already in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). The effective date is the date of issuance of the Flood Insurance Rate Map (FIRM) showing BFEs and modified BFEs for each community. This date may be obtained by contacting the office where the maps are available for inspection as indicated in the table in the final rule. The final BFEs for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed in the table in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-10102.pdf>. *Federal Register*, Vol. 85, No. 110, 06/08/2020, 35008-35010.

### **FEMA Issues Final Rule on Suspensions of NFIP Community Eligibility.**

FEMA issued a final rule that identifies communities in the state of **Tennessee**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date ("Susp.") listed in the third column of the table within the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-13/pdf/2020-09720.pdf>. *Federal Register*, Vol. 85, No. 93, 05/13/2020, 28499-28500.

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

- FEMA issued a final notice which identifies communities in the states of **Louisiana** and **Washington**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports

have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **08/19/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-12/pdf/2020-10104.pdf>. *Federal Register*, Vol. 85, No. 92, 05/12/2020, 28026-28027.

- FEMA issued a final notice which identifies communities in the states of **Massachusetts** and **Pennsylvania**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The final notice is effective **07/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11727.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33175-33177.

### **FEMA Issues Notices of Changes in Flood Hazard Determinations.**

- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Connecticut, Florida, Georgia, Kentucky, Massachusetts, Michigan, North Carolina, Oklahoma, Texas, and Virginia**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report,

have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these 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-2020-05-12/pdf/2020-10103.pdf>. *Federal Register*, Vol. 85, No. 92, 05/12/2020, 28023-28025.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, Ohio, Oregon, Texas, Washington, and Wisconsin**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these 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-2020-06-01/pdf/2020-11723.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 3318-33183.
- FEMA issued a notice which lists communities in the states of **Colorado, Florida, New Mexico, Texas, and Wyoming**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the

Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these 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-2020-06-01/pdf/2020-11724.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33183-33185.

- FEMA issued a notice which lists communities in the states of **Colorado, Connecticut, Florida, Kentucky, Louisiana, Massachusetts, North Carolina, South Carolina, Tennessee, and Texas**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these 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-2020-06-09/pdf/2020-12487.pdf>. *Federal Register*, Vol. 85, No. 111, 06/09/2020, 35323-35325.

## FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **08/10/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-12/pdf/2020-10099.pdf>. *Federal Register*, Vol. 85, No. 92, 05/12/2020, 28032-28033.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Indiana, Iowa, Michigan, Missouri, and Ohio**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **08/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11725.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33185-33188.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Florida, Texas, Virginia, and West Virginia**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **08/31/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11726.pdf>. *Federal Register*, Vol. 85, No. 106, 06/01/2020, 33177-33178.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Mississippi and North Dakota**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **09/08/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-09/pdf/2020-12476.pdf>. *Federal Register*, Vol. 85, No. 111, 06/09/2020, 35321-35322.
- FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or

regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Iowa**, **Michigan**, and **Wisconsin**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. 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 **09/08/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-06-09/pdf/2020-12488.pdf>, *Federal Register*, Vol. 85, No. 111, 09/08/2020, 35320-35321.

### **FEMA Withdraws Proposed Flood Hazard Determination.**

FEMA withdraws notice concerning proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Hays County, **Texas** and Incorporated Areas. The withdrawal is effective **06/01/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11728.pdf>, *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33175.

### **FEMA Issues Correction to Previously Published Proposed Flood Hazard Determination.**

On **04/22/2020**, FEMA published in the *Federal Register* a proposed flood hazard determination notice regarding Ottawa County, **Michigan** that contained an erroneous table. The notice provides corrections to that table, to be used in lieu of the information previously published. Comments are due **08/10/2020**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-12/pdf/2020-10098.pdf>, *Federal Register*, Vol. 85, 05/12/2020, 28025-28026.

### **FEMA Seeks Comment on Effectiveness of Maintaining and Improving State, Local, and Tribal Territorial Preparedness.**

FEMA seeks comment to a list of priority research questions to further understand existing evidence on the Homeland Security Grant Program's (HSGP's) influence on state, local, Tribal, and territorial (SLTT) preparedness. The HSGP includes a suite of risk-based grants to assist SLTT efforts in preventing, preparing for, protecting against, and responding to acts of terrorism. HSGP funding can also be used to enhance preparedness for other catastrophic events (e.g., hurricanes, wildfires) when the use of such funds has a nexus to preventing, preparing for, protecting against, and responding to terrorism. Comments are due **11/09/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-11/pdf/2020-12620.pdf>, *Federal Register*, Vol. 85, No. 113, 06/11/2020, 35659-35660.

### **IRS Issues Final Rule on Treatment of Certain Interests as Stock or Indebtedness.**

The Internal Revenue Service (IRS) issued a final rule regarding the treatment of certain interests in corporations as stock or indebtedness. The final rule generally affects corporations, including those that are partners of certain partnerships, when those corporations or partnerships issue purported indebtedness to related corporations or partnerships. Section 385 authorizes Treasury to prescribe rules to determine whether an interest in a corporation is treated as stock or indebtedness (or as in part stock and in part indebtedness). On **10/21/2016**, IRS published in the *Federal Register* final, temporary, and proposed rules under section 385. The 2016 rules addressed the classification of certain related-party debt as stock or indebtedness (or as in part stock and in part indebtedness) for federal income tax purposes. The temporary rule expired **10/13/2019**. On **10/28/2019**, IRS issued guidance that, following the expiration of the temporary rule, a taxpayer may rely on the 2016 proposed rule until further notice is given in the *Federal Register*. On **11/04/2019**, IRS an advance notice of proposed rulemaking in the *Federal Register* which announced that it intended to propose more streamlined and targeted regulations. The final rule adopts the 2016 proposed rule without any substantive change. The final rule is effective **05/14/2020**. Please see the final rule for dates of applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-05-14/pdf/2020-08096.pdf>. *Federal Register*, Vol. 85, No. 94, 05/14/2020, 28867-28883.

### **IRS Issues Guidance Under Section 6033 Regarding the Reporting Requirements of Exempt Organizations.**

IRS issued a final rule regarding the reporting requirements of exempt organizations under Internal Revenue Code section 6033. The final rule updates information reporting regulations under section 6033 that are generally applicable to organizations exempt from tax under section 501(a) to reflect statutory amendments and certain grants of reporting relief for tax-exempt organizations required to file an annual Form 990 or 990-EZ information return that have been made since the previous regulations were adopted. The final rule affects tax-exempt organizations. Please see the final rule for specific reporting requirements. The final rule is effective **05/28/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-28/pdf/2020-11465.pdf>. *Federal Register*, Vol. 85, No. 103, 05/28/2020, 31959-31969.

### **IRS Issues Proposal Concerning Rehabilitation Credit.**

IRS proposed amendments to Title 26 part 1 under section 47 of the Internal Revenue Code concerning the rehabilitation credit, including rules to coordinate the new 5-year period over which the credit may be claimed with other special rules for investment credit property. The rehabilitation credit under section 47 is listed as an investment credit under section 46, and the investment credit under section 46 is a current year general business credit under section 38. On **12/22/2017**, section 47 was amended by section 13402 of the Tax Cuts and Jobs Act (TCJA). The proposed rule is meant to reconcile changes made by TCJA to the rehabilitation credit rule. Comments are due **07/21/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-22/pdf/2020-09879.pdf>. *Federal Register*, Vol. 85, No. 100, 05/22/2020, 31096-31099.

### **IRS Issues Guidance Clarifying Premium Tax Credit Unaffected by Suspension of Personal Exemption Deduction.**

IRS issued a proposed rule under sections 36B and 6011 of the Internal Revenue Code (Code) to clarify

that the reduction of the personal exemption deduction to zero for taxable years beginning after **12/31/2017**, and before **01/01/2026**, does not affect an individual taxpayer's ability to claim the premium tax credit. Section 151 of the Code generally allows a taxpayer to claim a personal exemption deduction, based on the exemption amount defined in section 151(d), for the taxpayer, the taxpayer's spouse, and any dependents, as defined in section 152 of the Code. On **12/22/2017**, section 151(d)(5) was added to the Code by section 11041 of the Tax Cuts and Jobs Act (TCJA). Section 151(d)(5)(A) provides that, for taxable years beginning after **12/31/2017**, and before **01/01/2026**, the term "exemption amount" means zero. However, section 151(d)(5)(B) provides that the reduction of the exemption amount to zero is not taken into account in determining whether a deduction under section 151 is allowed or allowable to a taxpayer, or whether a taxpayer is entitled to a deduction under section 151, for purposes of any other provision of the Code. Beginning in 2014, under the Patient Protection and Affordable Care Act, and the Health Care and Education Reconciliation Act, (collectively, Affordable Care Act), eligible individuals who purchase coverage under a qualified health plan through a Health Insurance Exchange established under section 1311 of the Affordable Care Act may claim a premium tax credit under section 36B. Several rules relating to the premium tax credit apply based on whether a taxpayer properly claims or claimed a personal exemption deduction under section 151 for the taxpayer, the taxpayer's spouse, and any dependents. Comments are due **07/27/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-27/pdf/2020-10069.pdf>. *Federal Register*, Vol. 85, No. 102, 05/27/2020, 31710-31714.

### **IRS Proposes Rule on Income Tax Withholding for Certain Periodic Retirement and Annuity Payments.**

IRS seeks comment on a proposed rule for federal income tax withholding on certain periodic retirement and annuity payments to implement an amendment made by the Tax Cuts and Jobs Act. The proposed rule affects payors of certain periodic payments, plan administrators that are required to withhold on such payments, and payees who receive such payments. Comments are due **07/27/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-27/pdf/2020-10679.pdf>. *Federal Register*, Vol. 85, No. 102, 05/27/2020, 31714-31718.

## **IRS Proposes Tax on Excess Tax-Exempt Organization Executive Compensation.**

IRS issued a propose rule under section 4960 of the Internal Revenue Code, which would impose an excise tax on remuneration in excess of \$1,000,000 and any excess parachute payment paid by an applicable tax-exempt organization to any covered employee. The proposed rule affects certain tax-exempt organizations and certain entities that are treated as related to those organizations. Comments are due **08/10/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-11/pdf/2020-11859.pdf>. *Federal Register*, Vol. 85, No. 113, 06/11/2020, 35746-35789.

## **OFAC Amends Zimbabwe Sanctions Regulations.**

The Office of Foreign Assets Control (OFAC) issued a final rule to amend the Zimbabwe Sanctions Regulations to remove a general license that authorizes all transactions involving the Agricultural Development Bank of Zimbabwe and Infrastructure Development Bank of Zimbabwe as a result of these entities being removed from OFAC's Specially Designated Nationals and Blocked Persons List (SDN List). The final rule is effective **05/22/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-22/pdf/2020-11093.pdf>. *Federal Register*, Vol. 85, No. 100, 05/22/2020, 31060-31061.

## **OFAC Amends Syria-related Sanctions Regulations.**

OFAC amended the Syria-related Sanctions Regulations to implement Executive Order 13894, Blocking Property and Suspending Entry of Certain Persons Contributing to the Situation in Syria. OFAC intends to supplement the regulations with a more comprehensive set of regulations, which may include additional interpretive and definitional guidance, general licenses, and statements of licensing policy. The final rule is effective **06/05/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-05/pdf/2020-12200.pdf>. *Federal Register*, Vol. 85, No. 109, 06/05/2020, 34510-34518.

## **FinCEN Seeks Comment on Renewal of SAR Information Collection.**

The Financial Crimes Enforcement Network (FinCEN) seeks comment on the proposed renewal,

without change, of currently approved information collections relating to reports of suspicious transactions. Under the Bank Secrecy Act regulations, financial institutions are required to report suspicious transactions using FinCEN Report 111 (the suspicious activity report, or SAR). Although no changes are proposed to the information collections themselves, the request for comments covers a proposed updated burden estimate for the information collection. Comments are due **07/27/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-26/pdf/2020-11247.pdf>. *Federal Register*, Vol. 85, No. 101, 05/26/2020, 31598-31613.

## **FHFA Issues Order of Revision to Data for Enterprise Public Use Database.**

The Federal Housing Finance Agency (FHFA) issued an order to announce revision of data requirements for the Enterprise Public Use Database (PUDB) and modifies its previous Enterprise PUDB orders issued in 2010 and 2011. The Enterprise PUDB contains data related to single-family and multifamily mortgages purchased by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) in a calendar year. FHFA publishes the PUDB annually pursuant to the requirements of the Federal Housing Enterprises Financial Safety and Soundness Act. The order revises the PUDB to include data elements that the Enterprises collected in 2018 from their loan sellers that are the same as those required to be reported under the Home Mortgage Disclosure Act (HMDA), and sets out the privacy protections for the HMDA data. The order also adds geographic indicators related to the Enterprise Duty to Serve program to the Enterprise PUDB to provide greater transparency about the Enterprises' activities. All data specifications set out in the order apply to future annual PUDB releases, until further modified by FHFA. A new 2018 PUDB will be released by FHFA containing the data elements added by the order, replacing an interim PUDB released **09/23/2019**, that does not include the new HMDA data elements or Duty to Serve geographic indicators. The expansion of the PUDB data requirements will enhance transparency about the Enterprises' mortgage purchase activities. The order is applicable **05/27/2020**. The order may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11819.pdf>. *Federal Register*, Vol. 85, No. 107, 06/03/2020, 34196-34208.

## SBA Publishes Several PPP Interim Final Rules.

- The Small Business Administration (SBA) published an interim final rule regarding the Paycheck Protection Program (PPP) interim final rule in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by providing guidance on additional eligibility requirements for certain electric cooperatives. The interim final rule is effective **05/19/2020**. Comments are due **06/18/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10674.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29847-29849.
  - SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by providing guidance on the ability to increase certain PPP loans. The interim final rule is effective **05/19/2020**. Comments are due **06/18/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10658.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29842-29845.
  - SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/24/2020**, SBA posted an interim final rule relating to promissory notes, authorizations, affiliation, and eligibility in connection with the implementation of PPP. This interim final rule revises that interim final rule by extending the date by which certain PPP borrowers may repay their loans from **05/07/2020** to **05/14/2020**, in order to avail themselves of a safe harbor with respect to a certification required by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), and makes other conforming changes. The interim final rule is effective **05/19/2020**.
- Comments are due **06/18/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10649.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29845-29847.
- SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by providing guidance on the additional eligibility requirements related to entities with foreign affiliates. The interim final rule is effective **05/21/2020**. Comments are due **06/22/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-21/pdf/2020-10967.pdf>. *Federal Register*, Vol. 85, No. 99, 05/21/2020, 30835-30837.
  - SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **05/08/2020**, SBA posted an interim final rule relating to the extension of a safe harbor with respect to a certification required by the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in connection with the implementation of PPP. This interim final rule revises the previously posted interim final rule, by extending the date by which certain PPP borrowers may repay their loans from **05/14/2020** to **05/18/2020**, in order to avail themselves of a safe harbor with respect to the certification required by the CARES Act, and by extending the timeframe for submission of the initial SBA Form 1502 report for PPP loans. The interim final rule is effective **05/26/2020**. Comments are due **06/25/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-26/pdf/2020-11292.pdf>. *Federal Register*, Vol. 85, No. 101, 05/26/2020, 31357-31359.
  - SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by

providing guidance in order to help: PPP borrowers prepare and submit loan forgiveness applications as provided for in the CARES Act, PPP lenders who will be making the loan forgiveness decisions, and inform borrowers and lenders of SBA's process for reviewing PPP loan applications and loan forgiveness applications. The interim final rule is effective **05/28/2020**. Comments are due **07/01/2020**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11536.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33004-33010.

- SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by providing guidance to inform borrowers and lenders of SBA's process for reviewing PPP loan applications and loan forgiveness applications. The interim final rule is effective **05/28/2020**. Comments are due **07/01/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-01/pdf/2020-11533.pdf>. *Federal Register*, Vol. 85, No. 105, 06/01/2020, 33010-33015.
- SBA published an interim final rule regarding the Paycheck Protection Program (PPP) in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule announcing the implementation of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. The interim final rule supplements previously released interim final rules by providing guidance on additional eligibility requirements for certain telephone cooperatives. The interim final rule is effective **06/08/2020**. Comments are due **07/13/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-11/pdf/2020-12623.pdf>. *Federal Register*, Vol. 85, No. 113, 06/11/2020, 35550-35553.

### **SBA Releases PPP Interim Final Rules Not Yet Published in *Federal Register*.**

- SBA has released another interim final rule regarding the Paycheck Protection Program (PPP) but has not yet published the rule in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule relating to the implementation of sections 1102 and 1106 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. Subsequently, SBA issued several interim final rules implementing PPP as is highlighted in the previously paragraphs of this publication. On **06/05/2020**, the Paycheck Protection Program Flexibility Act (PPP Flexibility Act) was signed into law, amending the CARES Act. This interim final rule revises SBA's interim final rule posted on **04/02/2020**, by changing key provisions, such as the loan maturity, deferral of loan payments, and forgiveness provisions, to conform to the PPP Flexibility Act. SBA has also made conforming amendments to the use of PPP loan proceeds for consistency with amendments made in the PPP Flexibility Act. Several of these amendments are retroactive to the date of enactment of the CARES Act, as required by section 3(d) of the PPP Flexibility Act. The provisions in the interim final rule related to loan forgiveness and deferral periods for PPP loans are effective **03/27/2020**. The provision in the interim final rule relating to the maturity date of PPP loans is effective **06/05/2020**. The remaining provisions in the interim final rule are effective upon publication in the *Federal Register*. Comments are due within 30 days after date of publication in the *Federal Register*. The nonpublished interim rule may be viewed at: <https://home.treasury.gov/system/files/136/PPP-IFR-Revisions-to-First-Interim-Final-Rule.pdf>.
- SBA has released another interim final rule regarding the Paycheck Protection Program (PPP) but has not yet published the rule in the *Federal Register*. On **04/02/2020**, SBA posted an interim final rule relating to the implementation of sections 1102 and 1106 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The CARES Act temporarily adds PPP to SBA's 7(a) Loan Program. Subsequently, SBA issued numerous interim final rules to implement PPP/ The interim final rule revises SBA's interim final rule published in the *Federal Register* on 04/15/2020, by changing the eligibility requirement related to felony convictions of applicants or owners of the applicant. The interim final rule is effective upon publication in the *Federal Register*. Comments

are due within 30 days after date of publication in the *Federal Register*. The nonpublished interim rule may be viewed at:

<https://home.treasury.gov/system/files/136/PPP-IFR--Additional-Revisions-to-First-Interim-Final-Rule.pdf>.

## **Agencies Issue Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Final Rule.**

The Rural Business-Cooperative Service (RBC) and Rural Utilities Services (RUS) (collectively, the agencies) issued a final rule for the Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program, formerly the Biorefinery Assistance Program. The final rule incorporates the statutory definition changes as required in the Agricultural Act of 2018 and, with one exception, adopts the interim rule published on **06/24/2015**, in the *Federal Register*. The final rule is effective **05/18/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/2020-08078.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29593-29596.

## **Agencies Update B&I Guaranteed Loan Program.**

- The Rural Business-Cooperative Service (RBC) and Rural Utilities Service (RUS) (collectively, the agencies) issued an interim final rule to update the Business and Industry (B&I) Guaranteed Loan Program to allow flexibility to obligate federal funds for guaranteed loans pursuant to the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) in response to the national COVID-19 emergency. RBC is responsible for administering the B&I Guaranteed Loan Program. It is the agencies' intent that guaranteed loan funds will be used for working capital loan purposes to support business operations and facilities in rural areas. The interim final rule is effective **05/22/2020**. Comments are due **06/22/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-22/pdf/2020-11242.pdf>. *Federal Register*, Vol. 85, No. 100, 05/22/2020, 31035-31042.
- RBC also announced additional funding assistance of \$20,500,000 in budget authority appropriated under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) for the

Business and Industry (B&I) Guaranteed Loan Program. Applications may be accepted **05/22/2020** through **09/15/2021**, or until funds are expended. Program funding expires **09/30/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-22/pdf/2020-11243.pdf>. *Federal Register*, Vol. 85, No. 100, 05/22/2020, 31139-31141.

## **Agencies Announce Application Window for Higher Blends Infrastructure Incentive Program.**

The Commodity Credit Corporation (CCC) and Rural Business-Cooperative Service (RBC) (collectively, the agencies) announced the application window, general policy, and application procedures for funding under the Higher Blends Infrastructure Incentive Program (HBIIP) in a Notice of Funding Availability (NOFA) published in the *Federal Register* in early May. The HBIIP will provide up to \$100 million in competitive grants to eligible entities for activities designed to expand the sales and use of renewable fuels under HBIIP. This Notice announces the opening date for the HBIIP application window. Applications for HBIIP will be accepted from **05/15/2020** through **08/13/2020**. Applications received after 11:59 p.m. Eastern Daylight Time on **08/13/2020**, will not be considered. The grant period is not to exceed 18-months, unless otherwise specified in the grant agreement or agreed to by CCC. The agencies have also issued a correction to the notice which referenced an incorrect program name in the DATES section of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-15/pdf/2020-10487.pdf>. *Federal Register*, Vol. 85, No. 95, 05/15/2020, 29394-29395. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-03/pdf/2020-11977.pdf>. *Federal Register*, Vol. 85, No. 107, 06/03/2020, 34174.

## **FCA Seeks Comment on Revisions to System of Records.**

- The Farm Credit Administration (FCA) seeks comment on amendments to an existing system of records, FCA-10, Farm Credit System Institution Criminal Referrals. The record system is used to track the progress of criminal referrals through the justice system, to notify FCA examiners and Farm Credit System institutions of criminal referrals, and to issue notices/orders of prohibition. FCA seeks to update the notice to

clarify and include more details about the categories of records maintained in the system, how they are maintained, to update the routine uses, to make administrative updates, and to make non-substantive changes to conform to the system of records notice (SORN) template requirements prescribed in the Office of Management and Budget (OMB) Circular No. A-108. Comments are due **06/25/2020**. The notice will become effective without further publication on **07/06/2020**, unless modified by a subsequent notice to incorporate comments received. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-26/pdf/2020-11198.pdf>. *Federal Register*, Vol. 85, No. 101, 05/26/2020, 31497-31499.

- FCA seeks comment on amendments to an existing system of records, General Statement of Routine Uses. FCA seeks to add four new routine uses and make non-substantive changes to two existing routine uses. The new routine uses implemented by the notice would allow for: (i) disclosure of records in response to a breach or suspected breach of an FCA system of records; (ii) disclosure of records in response to a breach or suspected breach of or in response to another agency's system of records; (iii) disclosure of records to contractors or other authorized agents performing work on behalf of FCA; and (iv) a routine use allowing disclosure to other federal and state agencies to facilitate access to, amendment or correction of records, or to verify the identity of individuals making such requests. Comments are due **06/25/2020**. The notice will become effective without further publication on **07/06/2020**, unless modified by a subsequent notice to incorporate comments received. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-26/pdf/2020-11199.pdf>. *Federal Register*, Vol. 85, No. 101, 05/26/2020, 31495-31497.
- FCA seeks comment on amendments to an existing system of records, FCA-5, Assignments and Communication Tracking System. The modifications include: (1) Identifying the records in the system as unclassified; (2) Updating the system location to reflect the system's current location; (3) Updating the system managers to reflect the system's current owner; (4) Clarifying and expanding the system purpose to maintain files related to receiving, reviewing, and responding to public comments received on FCA's proposed rulemakings and other public notices, as applicable; (5) Expanding and

clarifying the categories of records to ensure they are consistent with the purposes for which the records are collected; (6) Expanding and clarifying how records may be stored and retrieved; (7) Clarifying the routine uses for which information in the system may be disclosed and adding a routine use for the disclosure of public comments the Agency receives in its rulemaking and other activities, in compliance with the Administrative Procedures Act; (8) Revising the retention and disposal section to reflect the relevant records schedule; and (9) Revising the safeguards section to reflect updated cybersecurity guidance and practices. Comments are due **07/06/2020**. The notice will become effective without further publication on **07/14/2020**, unless modified by a subsequent notice to incorporate comments received. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-04/pdf/2020-12097.pdf>. *Federal Register*, Vol. 85, No. 108, 06/04/2020, 34436-34438.

### **RHS Issues Correction to Policy to Temporarily Allow Payment Deferrals for CF Program.**

The Rural Housing Service (RHS) issued a correction to its policy to allow loan payment deferrals for the Community Facilities (CF) Direct Loan Program. In rule document 2020-08429 beginning on page 22009 in the *Federal Register* issue of **04/21/2020**, make the following correction: On page 22009, in the DATES section, "May 12, 2020" should read "April 21, 2020". The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-21/pdf/C1-2020-08429.pdf>. *Federal Register*, Vol. 85, No. 99, 05/21/2020, 30835.

### **FCIC Issues Final Crop Insurance Provisions for Canola and Rapeseed Crops.**

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend the Common Crop Insurance Regulation for canola and rapeseed crop insurance provisions. The intended effect of the action is to clarify policy provisions and for consistency with other crop provisions that offer coverage on both fall and spring-planted acreage of the crop. The changes are effective for the 2021 and succeeding crop years. FCIC will accept comments on the final rule until **07/27/2020**. The final rule is effective **05/28/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020->

[05-28/pdf/2020-10240.pdf](#). *Federal Register*, Vol. 85, No. 103, 05/28/2020, 31939-31943.

## **SEC Issues Final Rule to Define Covered Clearing Agency.**

The Securities and Exchange Commission (SEC) adopted amendments to the definitions of “covered clearing agency,” “central securities depository services,” and “sensitivity analysis” pursuant to Section 17A of the Securities Exchange Act and the Payment, Clearing, and Settlement Supervision Act. SEC amended Rule 17Ad-22(a)(5) to define “covered clearing agency” to mean a registered clearing agency that provides the services of a central counterparty (CCP) or central securities depository (CSD). SEC amended Rule 17Ad-22(a)(3) to define “central securities depository” to mean a clearing agency that is a securities depository as described in Section 3(a)(23)(A) of the Exchange Act. In addition, SEC amended the definition of “sensitivity analysis” in Rule 17Ad-22(a)(16) so that the policies and procedures of all covered clearing agencies that are CCPs provide for a sensitivity analysis that considers the most volatile relevant periods, where practical, that have been experienced by the markets served by the covered clearing agency. The final rule is effective **07/13/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-14/pdf/2020-07905.pdf>. *Federal Register*, Vol. 85, No. 94, 05/14/2020, 28853-28867.

## **SEC Issues Proposed Rule on Good Faith Determination of Fair Value.**

SEC issued a new rule (Rule 2a-5) under the Investment Company Act that would address valuation practices and the role of the board of directors with respect to the fair value of the investments of a registered investment company or business development company (a “fund”). The proposed rule would provide requirements for determining fair value in good faith with respect to a fund for purposes of section 2(a)(41) of the Act. The determination would involve assessing and managing material risks associated with fair value determinations; selecting, applying, and testing fair value methodologies; overseeing and evaluating any pricing services used; adopting and implementing policies and procedures; and maintaining certain records. The proposed rule would permit a fund’s board of directors to assign the fair value determination to an investment adviser of the fund, who would then carry out the functions for some or all of the fund’s investments. The assignment would

be subject to board oversight and certain reporting, recordkeeping, and other requirements designed to facilitate the board’s ability effectively to oversee the adviser’s fair value determinations. If Rule 2a-5 is adopted, SEC would rescind previously issued guidance on the role of the board of directors in determining fair value and the accounting and auditing of fund investments. Comments are due **07/21/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-13/pdf/2020-08854.pdf>. *Federal Register*, Vol. 85, No. 93, 05/13/2020, 28734-28770.

## **SEC Issues Corrections to Updated Disclosure Requirements and Summary Prospectus for Variable Annuity and Variable Life Insurance Contracts.**

SEC issued a correction to a final rule published in the *Federal Register* on **05/01/2020**, regarding updated disclosure requirements and summary prospectus for variable annuity and variable life insurance contracts. SEC has issued a second correction to the same final rule. Please see the notices for the specific corrections. The first correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-13/pdf/C1-2020-05526.pdf>. *Federal Register*, Vol. 85, No. 92, 05/13/2020, 28484. The second correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/C2-2020-05526.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29614.

## **CFTC Adopts Inadvertently Deleted Provisions of Consumer Privacy Rules.**

The Commodity Futures Trading Commission (CFTC) is making a correction to regulations to restore text that was inadvertently deleted in a 2011 amendment to that regulation. On **11/12/2019**, CFTC published a proposed rule to amend section 160.30 of CFTC’s regulations to restore the inadvertently deleted detailed requirements in section 160.30 which mirror the requirements of section 501 of GLBA, pursuant to which part 160 of CFTC’s regulations were adopted. CFTC adopted the proposed rule as proposed. The final rule is effective **06/17/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-18/pdf/2020-08552.pdf>. *Federal Register*, Vol. 85, No. 96, 05/18/2020, 29611-29614.

## **CFTC Seeks Comment on Strategic Plan.**

CFTC seeks comment on its draft 2020-2024 Strategic Plan. The CFTC-approved version of the Strategic Plan includes CFTC's mission, vision, core values, strategic goals, and strategic objectives. Comments are due **06/18/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10676.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29935.

### **FTC Withdraws Previously Published Semiannual Agenda.**

The Federal Trade Commission (FTC) withdraws its semiannual regulatory agenda published in the *Federal Register* on **05/07/2020**. The agenda will be incorporated in the upcoming government-wide Unified Agenda of Federal Regulatory and Deregulatory Actions. The withdrawal is effective **05/15/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-15/pdf/2020-10301.pdf>. *Federal Register*, Vol. 85, No. 95, 05/15/2020, 29359.

### **FCC Issues Proposed Rule on FY 2020 Regulatory Fees.**

The Federal Communications Commission (FCC) issued a proposed rule regarding the assessment and collection of regulatory fees for fiscal year 2020. Please see the proposal for the specific changes to fiscal year 2020 regulatory fees. Comments are due **06/12/2020**; replay comments due **06/29/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-28/pdf/2020-11368.pdf>. *Federal Register*, Vol. 85, No. 103, 05/28/2020, 32256-32288.

### **NCUA Issues Prompt Correction Action Interim Final Rule.**

The National Credit Union Administration (NCUA) issued an interim final rule to temporarily modifying certain regulatory requirements to help ensure that federally insured credit unions (FICUs) remain operational and liquid during the COVID-19 crisis. Specifically, NCUA issued two temporary changes to its prompt corrective action regulations. The first amends regulations to temporarily enable NCUA to issue an order applicable to all FICUs to waive the earnings retention requirement for any FICU that is classified as adequately capitalized. The second modifies regulations with respect to the specific documentation required for net worth restoration plans for FICUs that become undercapitalized. The

temporary modifications will be in place until **12/31/2020**. The interim final rule is effective **05/28/2020**. Comments are due **06/29/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-28/pdf/2020-11384.pdf>. *Federal Register*, Vol. 85, No. 103, 05/28/2020, 31952-31957.

### **NCUA Issues Proposed Rule on Joint Ownership Share Accounts.**

NCUA proposes to amend its share insurance regulation governing the requirements for a share account to be separately insured as a joint account by the National Credit Union Share Insurance Fund (NCUSIF). Specifically, the proposed rule would provide an alternative method to satisfy the membership card or account signature card requirement necessary for insurance coverage (signature card requirement). Under the proposal, even if an insured credit union cannot produce membership cards or account signature cards signed by the joint accountholders, the signature card requirement could be satisfied by information contained in the account records of the insured credit union establishing co-ownership of the share account. For example, the signature card requirement could be satisfied by the credit union having issued a mechanism for accessing the account, such as a debit card, to each co-owner or evidence of usage of the joint share account by each co-owner. Comments are due **07/06/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-05/pdf/2020-11385.pdf>. *Federal Register*, Vol. 85, No. 109, 06/05/2020, 34545-34548.

### **DOL Withdraws Partial Lists of Establishments that Lack or May Have a "Retail Concept" Under Fair Labor Standards Act.**

The Department of Labor (DOL) issued a final rule under the Fair Labor Standards Act (FLSA). Section 7(i) of FLSA provides an exemption from the overtime compensation requirement for certain commissioned employees employed by a retail or service establishment. In the final rule, DOL withdraws the "partial list of establishments" that it previously viewed as having "no retail concept" and categorically unable to qualify as retail or service establishments eligible to claim the section 7(i) exemption; and the "partial list of establishments" that, in its view, "may be recognized as retail" for purposes of the exemption. Removing the lists promotes consistent treatment when evaluating

section 7(i) exemption claims by treating all establishments equally under the same standards and permits the reevaluation of an industry's retail nature as developments progress over time. The final rule is effective **05/19/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-19/pdf/2020-10250.pdf>. *Federal Register*, Vol. 85, No. 97, 05/19/2020, 29867-29870.

### **DOL Provides Additional Safe Harbor to Furnish ERISA Information Electronically.**

DOL issued a final rule to adopt a new, additional safe harbor for employee benefit plan administrators to use electronic media, as a default, to furnish information to participants and beneficiaries of plans subject to the Employee Retirement Income Security Act (ERISA). The final rule allows plan administrators who satisfy specified conditions to provide participants and beneficiaries with a notice that certain disclosures will be made available on a website, or to furnish disclosures via email. Individuals who prefer to receive disclosures on paper can request paper copies of disclosures and opt out of electronic delivery entirely. The final rule is effective and applicable **07/27/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-27/pdf/2020-10951.pdf>. *Federal Register*, Vol. 85, No. 102, 05/27/2020, 31884-31924.

### **DOL Issues Technical Corrections to FLSA.**

DOL issued technical correction to Fair Labor Standards Act (FLSA). On **09/27/2019**, DOL published in the *Federal Register* a final rule updating and revising the regulations issued under FLSA regarding the exemptions from minimum wage and overtime pay requirements for executive, administrative, professional, outside sales, and computer employees. The final rule was effective on **01/01/2020**. Through publication of the final rule, DOL corrects certain regulatory text. Please see the final rule for specific corrections. The final rule is effective **06/08/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-11979.pdf>. *Federal Register*, Vol. 85, No. 110, 06/08/2020, 34969-34970.

### **DOL Issues Final Rule to Compute Overtime for Fluctuating Workweek.**

DOL issued a final rule to revise its regulation for computing overtime compensation of salaried nonexempt employees who work hours that vary each week (fluctuating workweek) under the Fair Labor Standards Act. The final rule clarifies that payments in addition to the fixed salary are compatible with the use of the fluctuating workweek method of compensation, and that such payments must be included in the calculation of the regular rate as appropriate under the Act. DOL also added examples and made minor revisions to make the rule easier to understand. The final rule is effective **08/07/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-06-08/pdf/2020-10872.pdf>. *Federal Register*, Vol. 85, No. 110, 06/08/2020, 34970-24993.

### **EEOC Proposes Procedures for Issuing Guidance.**

The Equal Employment Opportunity Commission (EEOC) proposes to amend its procedural regulations to establish rules for issuing guidance. The proposed rule makes guidance documents readily available to the public, ensures that guidance will be treated as non-binding, requires a notice and comment period for significant guidance, and establishes a petition process for the issuance, amendment, or repeal of guidance. Comments are due **06/19/2020**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-20/pdf/2020-09813.pdf>. *Federal Register*, Vol. 85, No. 98, 05/20/2020, 30667-30670.

### **CDFI NOFA for Capital Magnet Fund.**

The Community Development Financial Institution Fund (CDFI) issued a Notice of Funds Availability (NOFA) to invite applications for the fiscal year 2020 funding round of the Capital Magnet Fund (CMF). Through CMF, CDFI provides financial assistance grants to Community Development Financial Institutions (CDFIs) and to qualified nonprofit organizations that have the development or management of affordable housing as one of their principal purposes. Please see the NOFA for application requirements. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-05-29/pdf/2020-11580.pdf>. *Federal Register*, Vol. 85, No. 104, 05/29/2020, 32443-32458.

## **Proposed Rules and Comment Due Dates**

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
* <b>Bureau of Consumer Financial Protection (CFPB)</b>	<b>NOTICE:</b> Extension of Comment Period for Proposal to Amend Regulation F, Fair Debt Collection Practices Act.	<i>Federal Register</i> , Vol. 85, No. 99, 05/21/2020, 30890-30891.	<b>Aug. 04, 2020</b>
* <b>Equal Employment Opportunity Commission (EEOC)</b>	Procedures for Issuing Guidance.	<i>Federal Register</i> , Vol. 85, No. 98, 05/20/2020, 30667-30670.	<b>Jun. 19, 2020</b>
* <b>Federal Communications Commission (FCC)</b>	Fiscal Year 2020 Regulatory Fees.	<i>Federal Register</i> , Vol. 85, No. 103, 05/28/2020, 32256-32288.	<b>Jun. 12, 2020</b>  Reply Comments Due: <b>Jun. 29, 2020</b>
* <b>Federal Deposit Insurance Corporation (FDIC)</b>	Changes to Deposit Insurance Assessment Formula to Accommodate Impact of PPP Loans, PPPLF and MMLF.	<i>Federal Register</i> , Vol. 85, No. 98, 05/20/2020, 30649-30664.	<b>May 27, 2020</b>
* <b>FDIC</b>	<b>NOTICE:</b> Extension of Comment Period for Industrial Bank Proposal.	<i>Federal Register</i> , Vol. 85, No. 102, 05/27/2020, 31710.	<b>Jul. 01, 2020</b>
<b>Federal Trade Commission (FTC)</b>	Guides Concerning Use of Endorsements and Testimonials in Advertising.  <b>NOTICE:</b> Comment Period Extended.	<i>Federal Register</i> , Vol. 85, No. 35, 02/21/2020, 10104-10107.  <i>Federal Register</i> , Vol. 85, No. 68, 04/08/2020, 19709.	<b>Apr. 21, 2020</b>  <b>Jun. 22, 2020</b>
<b>Internal Revenue Service (IRS)</b>	Unrelated Business Taxable Income Separately Computed for Each Business or Trade.	<i>Federal Register</i> , Vol. 85, No. 80, 04/24/2020, 23172-23119.	<b>Jun. 23, 2020</b>
<b>IRS</b>	Effective of Section 67(g) on Trusts and Estates.	<i>Federal Register</i> , Vol. 85, No. 91, 05/11/2020, 27693-27698.	<b>Jun. 25, 2020</b>
* <b>IRS</b>	Rehabilitation Credit.	<i>Federal Register</i> , Vol. 85, No. 100, 05/22/2020, 31096-31099.	<b>Jul. 21, 2020</b>
* <b>IRS</b>	Clarification that Premium Tax Credit Unaffected by Suspension of Personal Exemption Deduction.	<i>Federal Register</i> , Vol. 85, No. 102, 05/27/2020, 31710-	<b>Jul. 27, 2020</b>

		31714.		
*	<b>IRS</b>	Income Tax Withholding for Certain Periodic Retirement and Annuity Payments.	<i>Federal Register</i> , Vol. 85, No. 102, 05/27/2020, 31714-31718.	<b>Jul. 27, 2020</b>
*	<b>IRS</b>	Tax on Excess Tax-Exempt Organization Executive Compensation.	<i>Federal Register</i> , Vol. 85, No. 113, 06/11/2020, 35746-35789.	<b>Aug. 10, 2020</b>
	<b>National Credit Union Administration (NCUA)</b>	Corporate Credit Unions.	<i>Federal Register</i> , Vol. 85, No. 60, 03/27/2020, 17288-17299.	<b>May 26, 2020</b>
		<b>NOTICE:</b> Comment Period Extended.	<i>Federal Register</i> , Vol. 85, No. 69, 04/09/2020, 19908.	<b>Jun. 08, 2020</b>
		<b>CORRECTION:</b> Comment Period Corrected.	<i>Federal Register</i> , Vol. 85, No. 71, 04/13/2020, 20431.	<b>Jul. 27, 2020</b>
	<b>NCUA</b>	<b>NOTICE:</b> Reopening of Comment Period on Combination Transactions Proposal.	<i>Federal Register</i> , Vol. 85, No. 72, 04/14/2020, 20618.	<b>Jun. 15, 2020</b>
*	<b>NCUA</b>	Joint Account Ownership Share Account Amendments.	<i>Federal Register</i> , Vol. 85, No. 109, 06/05/2020, 34545-34548.	<b>Jul. 06, 2020</b>
	<b>NCUA</b>	Certain Credit Unions Allowed to Issue Subordinated Debt.	<i>Federal Register</i> , Vol. 85, No. 47, 03/10/2020, 13982-14033.	<b>Jul. 08, 2020</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Good Faith Determination of Fair Value.	<i>Federal Register</i> , Vol. 85, No. 93, 05/13/2020, 28734-28770.	<b>Jul. 21, 2020</b>

## Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-45697.	<b>Jan. 01, 2018</b>  The amendment to Appendix B removing the existing “Uniform Residential Loan Application” form in amendatory instruction 6 is effective: <b>Jan. 01, 2022.</b>
<b>CFPB</b>	Amendments to Regulation CC.	<i>Federal Register</i> , Vol. 84, No. 128, 07/03/2019, 31687-31701.	<b>Sep. 03, 2019</b>  (Except amendments to 12 CFR 229.1, 229.10, 229.11, 229.12(d), 229.21, and appendix E to part 229 are effective: <b>Jul. 01, 2020)</b>
<b>CFPB</b>	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946-58004.	<b>Jan. 01, 2020</b>  (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on <b>01/01/2022.</b> )
* <b>CFPB</b>	<b>NOTICE:</b> Updated CHARM Booklet Released.	<i>Federal Register</i> , Vol. 85, No. 111, 06/09/2020, 35292-35293.	Issued: <b>Jun. 09, 2020</b>
* <b>CFPB</b>	HMDA Reporting Threshold Increase.	<i>Federal Register</i> , Vol. 85, No. 92, 05/12/2020, 28364-28407.	<b>Jul. 01, 2020</b>  Increased Threshold for Open-End Lines: <b>Jan. 01, 2022</b>

<b>CFPB</b>	Remittance Transfer Rule Revisions.	<i>Federal Register</i> , Vol. 85, No. 109, 06/05/2020, 34870-34909.	<b>Jul. 21, 2020</b>
<b>CFPB</b>	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930.	<b>Nov. 19, 2020</b>
* <b>Commodity Credit Corporation (CCC)</b>	<b>NOTICE:</b> Application Window for Higher Blends Infrastructure Incentive Program.  <b>CORRECTION:</b> Incorrect Program Name Corrected.	<i>Federal Register</i> , Vol. 85, No. 95, 05/15/2020, 29394-29395.  <i>Federal Register</i> , Vol. 85, No. 107, 06/03/2020, 34174.	Issued: <b>May 15, 2020</b>  Issued: <b>Jun. 03, 2020</b>
<b>CCC</b>	<b>INTERIM FINAL RULE:</b> Agricultural Conservation Easement Program.  <b>CORRECTION:</b> Agricultural Conservation Easement Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293.  <i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4191-4192.	<b>Dec. 30, 2020</b>
<b>Commodity Futures Trading Commission (CFTC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> ,

			through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>
*	<b>CFTC</b>	Inadvertently Deleted Provisions of Consumer Privacy Rules Adopted.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29611-29614.  <b>Jun. 17, 2020</b>
*	<b>CFTC</b>	<b>NOTICE:</b> Comments Sought on CFTC Strategic Plan Draft.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29935.  Comments Due: <b>Jun. 18, 2020</b>
*	<b>Community Development Financial Institutions Fund (CDFI)</b>	<b>NOFA:</b> Capital Magnet Fund.	<i>Federal Register</i> , Vol. 85, No. 104, 05/29/2020, 32443-32458.  Issued: <b>May 29, 2020</b>
	<b>Department of Labor (DOL)</b>	Temporary Rule to Implement Public Health Emergency Leave and Paid Sick Leave Created by FFCRA.  <b>CORRECTION:</b> Language of Preamble and Regulatory Text.	<i>Federal Register</i> , Vol. 85, No. 66, 04/06/2020, 19326-19357.  <i>Federal Register</i> , Vol. 85, No. 70, 04/10/2020, 20156-20158.  Effective: <b>Apr. 02, 2020</b> through <b>Dec. 31, 2020</b>
*	<b>DOL</b>	Partial Lists of Establishments that Lack or May Have a “Retail Concept” Under the Fair Labor Standards Act Withdrawn.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29867-29870.  <b>May 19, 2020</b>
*	<b>DOL</b>	Technical Corrections to Fair Labor Standards Act.	<i>Federal Register</i> , Vol. 85, No. 110, 06/08/2020, 34969-34970.  <b>Jun. 08, 2020</b>
*	<b>DOL</b>	Additional Safe Harbor to Furnish ERISA Disclosures Electronically.	<i>Federal Register</i> , Vol. 85, No. 102, 05/27/2020, 31884-31924.  <b>Jul. 27, 2020</b>
*	<b>DOL</b>	Calculating Overtime for Fluctuating Workweek.	<i>Federal Register</i> , Vol. 85, No. 110, 06/08/2020, 34970-24993.  <b>Aug. 07, 2020</b>
	<b>Farm Credit Administration (FCA)</b>	Board Meeting Regulations.	<i>Federal Register</i> , Vol. 85, No. 24, 02/05/2020, 6421-6422.  FCA will publish a document announcing the effective date in the <i>Federal Register</i> .

*	<b>FCA</b>	<b>NOTICE:</b> System of Record Update for FCA-10, Farm Credit System Institution Criminal Referrals.	<i>Federal Register</i> , Vol. 85, No. 101, 05/26/2020, 31497-31499.	<b>Jul. 06, 2020</b> Comments Due: <b>Jun. 25, 2020</b>
*	<b>FCA</b>	<b>NOTICE:</b> System of Record Update for General Statement of Routine Uses.	<i>Federal Register</i> , Vol. 85, No. 101, 05/26/2020, 31495-31497.	<b>Jul. 06, 2020</b> Comments Due: <b>Jun. 25, 2020</b>
*	<b>FCA</b>	<b>NOTICE:</b> System of Record Update for FCA-5, Assignments and Communication Tracking System.	<i>Federal Register</i> , Vol. 85, No. 108, 06/04/2020, 34436-34438.	<b>Jul. 14, 2020</b> Comments Due: <b>Jul. 06, 2020</b>
*	<b>Federal Crop Insurance Corporation (FCIC)</b>	Canola and Rapeseed Crop Insurance Provisions.	Vol. 85, No. 103, 05/28/2020, 31939-31943.	<b>May 28, 2020</b> Comments Due: <b>Jul. 27, 2020</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.  <b>CORRECTION:</b> Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020;</b>  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020;</b>  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020, through Dec. 31, 2020,</b>  except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020, through Dec. 31, 2020.</b>  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>

	Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 232, 12/03/2019, 66063.	<b>Jan. 01, 2020</b>
<b>FDIC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.	<b>Apr. 01, 2020</b> Compliance Date: <b>Jan. 01, 2022</b>
<b>FDIC</b>	<b>INTERIM FINAL RULE:</b> Temporary Appraisal and Evaluation Rules to Facilitate Real Estate-Related Transactions Affected by COVID-19 Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 75, 04/17/2020, 21312-21318.	<b>Apr. 17, 2020</b> until <b>Dec. 31, 2020</b>  Comments Due: <b>Jun. 01, 2020</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Amendment to Regulatory Capital Rule that Delays CECL Implementation..	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29839-29842. <b>May 19, 2020</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Response to Exception Requests Pursuant to Recordkeeping for Timely Deposit Insurance Determinations.	<i>Federal Register</i> , Vol. 85, No. 107, 06/03/2020, 34194-34196. <b>May 28, 2020</b>
*	<b>FDIC</b>	<b>POLICY STATEMENT:</b> Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32991-33004. <b>Jun. 01, 2020</b>
*	<b>FDIC</b>	<b>INTERIM FINAL RULE:</b> Temporary Revision to Supplementary Leverage Ratio.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32980-32990. Comments Due: <b>Jul. 16, 2020</b>
*	<b>FDIC</b>	<b>GUIDANCE:</b> Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 33278-33287. <b>Jun. 01, 2020</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receivership, Fayette County Bank.	<i>Federal Register</i> , Vol. 85, No. 109, 06/05/2020, 34630. <b>Jun. 01, 2020</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Intent to Terminate Receivership.	<i>Federal Register</i> , Vol. 85, No. 110, 06/08/2020, 35088-35089.  <i>Federal Register</i> , Vol. 85, No. 110, 06/08/2020, 35089. Issued: <b>Jun. 08, 2020</b>  Issued: <b>Jun. 08, 2020</b>
*	<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Effectiveness of Maintaining and Improving State, Local, and Tribal Territorial Preparedness.	<i>Federal Register</i> , Vol. 85, No. 113, 06/11/2020, 35659-35660. <b>Nov. 09, 2020</b>

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<p><b>Federal Housing Finance Agency (FHFA)</b></p>	<p><b>ORDER:</b> Revised Data Requirements for Enterprise Public Use Database to Include HMDA Elements.</p>	<p><i>Federal Register</i>, Vol. 85, No. 107, 06/03/2020, 34196-34208.</p>	<p><b>May 27, 2020</b></p>
<p><b>Federal Reserve Board (FRB)</b></p>	<p>Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.</p>	<p><i>Federal Register</i>, Vol. 84, No. 220, 11/14/2019, 61974-62277.</p>	<p>The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b>;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b>; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020, through Dec. 31, 2020</b>, except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020, through Dec. 31, 2020</b>.</p> <p>Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b></p>
<p><b>FRB</b></p>	<p>Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.</p> <p><b>NOTICE:</b> Authorization to Adopt Early the Standardized Approach to Calculating Exposure Amount of Derivative Contract.</p>	<p><i>Federal Register</i>, Vol. 85, No. 16, 01/24/2020, 4362-4444.</p> <p><i>Federal Register</i>, Vol. 85, No. 62, 03/31/2020, 17721-17722.</p>	<p><b>Apr. 01, 2020</b></p> <p>Compliance Date: <b>Jan. 01, 2022</b></p> <p><b>Mar. 31, 2020</b></p>
<p><b>FRB</b></p>	<p><b>INTERIM FINAL RULE:</b> Temporary Appraisal and Evaluation Rules to Facilitate Real Estate-Related Transactions Affected by COVID-19</p>	<p><i>Federal Register</i>, Vol. 85, No. 75, 04/17/2020, 21312-21318.</p>	<p><b>Apr. 17, 2020</b> until <b>Dec. 31, 2020</b>.</p>

	Published in <i>Federal Register</i> .		
	<b>FRB</b>	<b>INTERIM FINAL RULE:</b> Elimination of Limitation on Number of Certain Withdrawals from Savings Deposits.	<i>Federal Register</i> , Vol. 85, No. 82, 04/28/2020, 23445-23448. <b>Apr. 24, 2020</b> Comments Due: <b>Jun. 29, 2020</b>
*	<b>FRB</b>	<b>NOTICE:</b> Amendment to Regulatory Capital Rule that Delays CECL Implementation.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29839-29842. <b>May 19, 2020</b>
*	<b>FRB</b>	Extension of Compliance Date for Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations.	<i>Federal Register</i> , Vol. 85, No. 103, 05/28/2020, 31949-31952. <b>May 28, 2020</b>
*	<b>FRB</b>	<b>POLICY STATEMENT:</b> Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32991-33004. <b>Jun. 01, 2020</b>
*	<b>FRB</b>	<b>INTERIM FINAL RULE:</b> Temporary Revision to Supplementary Leverage Ratio.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32980-32990. <b>Jun. 01, 2020</b> Comments Due: <b>Jul. 16, 2020</b>
*	<b>FRB</b>	<b>GUIDANCE:</b> Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 33278-33287. <b>Jun. 01, 2020</b>
*	<b>FRB</b>	<b>ANNOUNCEMENT:</b> Financial Sector Liabilities.	<i>Federal Register</i> , Vol. 85, No. 106, 06/02/2020, 33669-33670. Issued: <b>Jun. 02, 2020</b>
	<b>FRB</b>	<b>CORRECTION:</b> Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 84, No. 168, 08/29/2019, 45403. <b>Jul. 01, 2020</b>
	<b>FRB</b>	Effective Date of Control and Divestiture Proceeding Final Rule Delayed.	<i>Federal Register</i> , Vol. 85, No. 64, 04/02/2020, 18427-18428. Delayed to: <b>Sep. 30, 2020</b>
*	<b>Federal Trade Commission (FTC)</b>	<b>NOTICE:</b> Previously Published Semiannual Agenda Withdrawn.	<i>Federal Register</i> , Vol. 85, No. 95, 05/15/2020, 29359. <b>May 15, 2020</b>
*	<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Renewal of SAR Information Collection.	<i>Federal Register</i> , Vol. 85, No. 101, 05/26/2020, 31598-31613. <b>Jul. 27, 2020</b>

*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Annual Index of Basic Statutory Mortgage Limits for Multifamily Housing Programs.	<i>Federal Register</i> , Vol. 85, No. 108, 06/04/2020, 34460-34461.	<b>Jan. 1, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Terminations of FHA Direct Endorsements.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29961.	Issued: <b>May 19, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Revision to Information Collection: Application for FHA Insured Mortgages.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29959-29961.	<b>Jun. 18, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Revision to Information Collection: FHA-Insured Mortgage Loan Servicing of Payments, Prepayments, Terminations, Assumptions, and Transfers.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29738-29739.	<b>Jul. 17, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Revision to Information Collection: HUD Multifamily Rental Project Closing Documents.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29736-29738.	<b>Jul. 17, 2020</b>
*	<b>HUD</b>	<b>NOTICE:</b> Revision to Information Collection: Rental Assistance Demonstration (RAD); Supporting Contracts and Processing Requirements.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29739-29740.	<b>Jul. 17, 2020</b>
	<b>Internal Revenue Service (IRS)</b>	Treatment of Certain Interests as Stock or Indebtedness.	<i>Federal Register</i> , Vol. 85, No. 94, 05/14/2020, 28867-28883.	<b>May 14, 2020</b>
*	<b>IRS</b>	Section 6033 Reporting Requirements of Exempt Organizations.	<i>Federal Register</i> , Vol. 85, No. 103, 05/28/2020, 31959-31969.	<b>May 28, 2020</b>
	<b>National Credit Union Administration (NCUA)</b>	<b>INTERIM FINAL RULE:</b> Temporary Deferral of Certain Appraisal Requirements.	<i>Federal Register</i> , Vol. 85, No. 77, 04/21/2020, 22014-22017.	<b>Apr. 21, 2020 Through Dec. 31, 2020.</b>
	<b>NCUA</b>	Temporary Final Rule to Modify Certain Regulations Due to COVID-19.	<i>Federal Register</i> , Vol. 85, No. 77, 04/21/2020, 22010-22014.	<b>Apr. 21, 2020 Through Dec. 31, 2020.</b>
	<b>NCUA</b>	<b>INTERIM FINAL RULE:</b> Central Liquidity Facility.	<i>Federal Register</i> , Vol. 85, No. 83, 04/29/2020, 23731-23736.	<b>Apr. 29, 2020</b> Comments Due: <b>Jun. 28, 2020</b>
*	<b>NCUA</b>	<b>INTERIM FINAL RULE:</b> Revision to Prompt Correction Action Rule.	<i>Federal Register</i> , Vol. 85, No. 103,	<b>May 28, 2020</b>

		05/28/2020, 31952-31957.	Comments Due: <b>Jun. 29, 2020</b>
*	<b>NCUA</b>	<b>POLICY STATEMENT:</b> Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32991-33004. <b>Jun. 01, 2020</b>
*	<b>NCUA</b>	<b>GUIDANCE:</b> Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 33278-33287. <b>Jun. 01, 2020</b>
	<b>NCUA</b>	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787. <b>Jan. 01, 2022</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020</b> , through <b>Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020</b> , through <b>Dec. 31, 2020</b> .  Banking entities must comply with the final amendments by <b>Jan. 01, 2021</b>

	<b>OCC</b>	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.  <b>NOTICE:</b> Authorization to Adopt Early the Standardized Approach to Calculating Exposure Amount of Derivative Contract.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362-4444.  <i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17721-17722.	<b>Apr. 01, 2020</b>  Compliance Date: <b>Jan. 01, 2022</b>  <b>Mar. 31, 2020</b>
*	<b>OCC</b>	<b>NOTICE:</b> Amendment to Regulatory Capital Rule that Delays CECL Implementation.	<i>Federal Register</i> , Vol. 85, No. 97, 05/19/2020, 29839-29842.	<b>May 19, 2020</b>
*	<b>OCC</b>	<b>INTERIM FINAL RULE:</b> Director, Shareholder and Member Meetings.  <b>NOTICE:</b> Correction to Director, Shareholder and Member Meetings Interim Final Rule.	<i>Federal Register</i> , Vol. 85, No. 103, 05/28/2020, 31943-31949.  <i>Federal Register</i> , Vol. 85, No. 112, 06/10/2020, 35373-35374.	<b>May 28, 2020</b>  Comments Due: <b>Jul. 13, 2020</b>  <b>Jun. 10, 2020</b>
*	<b>OCC</b>	<b>POLICY STATEMENT:</b> Allowances for Credit Losses.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32991-33004.	<b>Jun. 01, 2020</b>
*	<b>OCC</b>	<b>INTERIM FINAL RULE:</b> Temporary Revision to Supplementary Leverage Ratio.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 32980-32990.	<b>Jun. 01, 2020</b>  Comments Due: <b>Jul. 16, 2020</b>
*	<b>OCC</b>	<b>GUIDANCE:</b> Credit Risk Review Systems.	<i>Federal Register</i> , Vol. 85, No. 105, 06/01/2020, 33278-33287.	<b>Jun. 01, 2020</b>
*	<b>OCC</b>	Permissible Interest on Loans Sold, Assigned or Otherwise Transferred.	<i>Federal Register</i> , Vol. 85, No. 106, 06/02/2020, 33530-33536.	<b>Aug. 03, 2020</b>
*	<b>OCC</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 85, No. 109, 06/05/2020, 34734-34834.	<b>Oct. 01, 2020</b>
*	<b>Office of Foreign Assets Control (OFAC)</b>	Zimbabwe Sanctions Regulations Amended.	<i>Federal Register</i> , Vol. 85, No. 100, 05/22/2020, 31060-31061.	<b>May 22, 2020</b>

*	<b>OFAC</b>	Syria-related Sanctions Regulations Amended.	<i>Federal Register</i> , Vol. 85, No. 109, 06/05/2020, 34510-34518.	<b>Jun. 05, 2020</b>
	<b>Rural Business-Cooperative Service (RBC)</b>	<b>NOTICE:</b> Lenders Authorized to Offer Loan Payment Deferrals.  <b>NOTICE:</b> Supplemental Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.	<i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17721.  <i>Federal Register</i> , Vol. 85, No. 68, 04/08/2020, 19655-19656.	<b>Mar. 31, 2020</b>  Expires: <b>Sep. 30, 2020</b>  Issued: <b>Apr. 08, 2020</b>
*	<b>RBC</b>	<b>NOTICE:</b> Application Window for Higher Blends Infrastructure Incentive Program.  <b>CORRECTION:</b> Incorrect Program Name Corrected.	<i>Federal Register</i> , Vol. 85, No. 95, 05/15/2020, 29394-29395.  <i>Federal Register</i> , Vol. 85, No. 107, 06/03/2020, 34174.	Issued: <b>May 15, 2020</b>  Issued: <b>Jun. 03, 2020</b>
*	<b>RBC</b>	Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29593-29596.	<b>May 18, 2020</b>
*	<b>RBC</b>	<b>INTERIM FINAL RULE:</b> B&I Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 85, No. 100, 05/22/2020, 31035-31042.	<b>May 22, 2020</b>  Comments Due: <b>Jun. 22, 2020</b>
*	<b>RBC</b>	<b>NOFA:</b> B&I Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 85, No. 100, 05/22/2020, 31139-31141.	Issued: <b>May 22, 2020</b>
	<b>RBC</b>	Advanced Biofuel Payment Program.	<i>Federal Register</i> , Vol. 84, No. 248, 12/27/2019, 71297-71303.	<b>Dec. 27, 2020</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Lenders Authorized to Offer Loan Payment Deferrals.  <b>NOTICE:</b> Supplemental Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.  <b>NOTICE:</b> Correction to Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.	<i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17721.  <i>Federal Register</i> , Vol. 85, No. 68, 04/08/2020, 19655-19656.  <i>Federal Register</i> , Vol. 85, No. 99, 05/21/2020, 30835.	<b>Mar. 31, 2020</b>  Expires: <b>Sep. 30, 2020</b>  Issued: <b>Apr. 08, 2020</b>  Issued: <b>May 21, 2020</b>
	<b>RHS</b>	<b>NOTICE:</b> Request for Applications	<i>Federal Register</i> , Vol.	Applications accepted

	for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	82, No. 244, 12/21/2017, 60579-60584.	until: <b>Dec. 31, 2021</b>
<b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Lenders Authorized to Offer Loan Payment Deferrals.  <b>NOTICE:</b> Supplemental Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.	<i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17721.  <i>Federal Register</i> , Vol. 85, No. 68, 04/08/2020, 19655-19656.	<b>Mar. 31, 2020</b>  Expires: <b>Sep. 30, 2020</b>  Issued: <b>Apr. 08, 2020</b>
* <b>RUS</b>	Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program.	<i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29593-29596.	<b>May 18, 2020</b>
* <b>RUS</b>	<b>INTERIM FINAL RULE:</b> B&I Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 85, No. 100, 05/22/2020, 31035-31042.	<b>May 22, 2020</b>  Comments Due: <b>Jun. 22, 2020</b>
<b>Securities and Exchange Commission (SEC)</b>	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is <b>Jan. 01, 2020</b> ;  the effective date for amendatory instructions 60 through 73 (SEC) is <b>Jan. 13, 2020</b> ;  and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is <b>Jan. 01, 2020, through Dec. 31, 2020</b> , except for amendatory instruction 74 (SEC), which is effective <b>Jan. 13, 2020, through Dec. 31, 2020</b> .  Banking entities must comply with the final

			amendments by <b>Jan. 01, 2021</b>
<b>SEC</b>	<b>ORDER:</b> Exemption from Investment Company Act Rules for Certain Open-End Funds and Separate Insurance Accounts.	<i>Federal Register</i> , Vol. 85, No. 60, 03/27/2020, 17374-17375.	<b>Mar. 27, 2020</b> to <b>Jun. 30, 2020</b>
<b>SEC</b>	Relief to Form ID Filers.	<i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17747-17751.	Amendment to 17 CFR 232.10 effective: <b>Mar. 30, 2020</b> to <b>Sep. 30, 2020.</b>  Amendments to 17 CFR 227.202 and 17 CFR 230.257 effective: <b>Mar. 30, 2020</b> to <b>Jul. 15, 2020.</b>
<b>SEC</b>	Temporary Final Rule to Amend Regulation Crowdfunding.	<i>Federal Register</i> , Vol. 85, No. 89, 05/07/2020, 27116-27133.	<b>May 04, 2020</b> through <b>Mar. 01, 2021</b>  Applicable to Securities Offerings: <b>May 04, 2020</b> through <b>Aug. 31, 2020</b>
*	<b>SEC</b>	Updated Disclosure Requirements and Summary Prospectus for Variable Annuity and Variable Life Insurance.  <b>NOTICE:</b> Correction to Updated Disclosure Requirements and Summary Prospectus for Variable Annuity and Variable Life Insurance.  <b>NOTICE:</b> Correction to Updated Disclosure Requirements and Summary Prospectus for Variable Annuity and Variable Life Insurance.	<i>Federal Register</i> , Vol. 85, No. 85, 05/01/2020, 25964-26309.  <i>Federal Register</i> , Vol. 85, No. 92, 05/13/2020, 28484.  <i>Federal Register</i> , Vol. 85, No. 96, 05/18/2020, 29614.
*	<b>SEC</b>	Covered Clearing Agency Definitions.	<i>Federal Register</i> , Vol. 85, No. 94, 05/14/2020, 28853-28867.  <b>Jul. 13, 2020</b>
*	<b>Small Business Administration (SBA)</b>	<b>INTERIM FINAL RULE:</b> Implementation of Payment Protection Program.  <b>INTERIM FINAL RULE:</b>	<i>Federal Register</i> , Vol. 85, No. 73, 04/15/2020, 20811-20817.  <i>Federal Register</i> , Vol.
			<b>Apr. 15, 2020</b>  Comments Due: <b>May 15, 2020</b>  <b>Apr. 15, 2020</b>

	<p>Supplement to First Interim Rule to Implement the Payment Protection Program.</p> <p><b>INTERIM FINAL RULE:</b> Third Rule to Implement the Payment Protection Program Published in <i>Federal Register</i>.</p> <p><b>INTERIM FINAL RULE:</b> Fourth Rule to Implement the Payment Protection Program.</p> <p><b>INTERIM FINAL RULE:</b> Fifth Rule to Implement the Payment Protection Program.</p> <p><b>INTERIM FINAL RULE:</b> Sixth Rule to Implement the Payment Protection Program.</p> <p><b>INTERIM FINAL RULE:</b> Seventh Rule to Implement the Payment Protection Program.</p> <p><b>INTERIM FINAL RULE:</b> Eight Rule to Implement the Payment Protect Program by Providing Guidance on Eligibility Requirements for Electric Cooperatives.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement the Payment Protection Program by Providing Guidance on Ability to Increase Certain PPP Loans.</p> <p><b>INTERIM FINAL RULE:</b> Revision to Previously Published Interim Final Rule to Extend Date by Which Borrowers May Repay Loans and Avail Themselves of Safe Harbor Certification.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Payment Protection Program by Providing Guidance on Additional Eligibility Requirements Related to Entities with Foreign Affiliates.</p> <p><b>INTERIM FINAL RULE:</b> Revision</p>	<p>85, No. 73, 04/15/2020, 20817-20821.</p> <p><i>Federal Register</i>, Vol. 85, No. 76, 04/20/2020, 21747-21752.</p> <p><i>Federal Register</i>, Vol. 85, No. 82, 04/28/2020, 23450-23452.</p> <p><i>Federal Register</i>, Vol. 85, No. 86, 05/04/2020, 26324-26326.</p> <p><i>Federal Register</i>, Vol. 85, No. 86, 05/04/2020, 26321-26324.</p> <p><i>Federal Register</i>, Vol. 85, No. 90, 05/08/2020, 27287-27290.</p> <p><i>Federal Register</i>, Vol. 85, No. 97, 05/19/2020, 29847-29849.</p> <p><i>Federal Register</i>, Vol. 85, No. 97, 05/19/2020, 29842-29845.</p> <p><i>Federal Register</i>, Vol. 85, No. 97, 05/19/2020, 29845-29847.</p> <p><i>Federal Register</i>, Vol. 85, No. 99, 05/21/2020, 30835-30837.</p> <p><i>Federal Register</i>, Vol.</p>	<p>Comments Due: <b>May 15, 2020</b></p> <p><b>Apr. 20, 2020</b></p> <p>Comments Due: <b>May 20, 2020</b></p> <p><b>Apr. 28, 2020</b></p> <p>Comments Due: <b>May 28, 2020</b></p> <p><b>May 04, 2020</b></p> <p>Comments Due: <b>Jun. 03, 2020</b></p> <p><b>May 04, 2020</b></p> <p>Comments Due: <b>Jun. 03, 2020</b></p> <p><b>May 08, 2020</b></p> <p>Comments Due: <b>Jun. 08, 2020</b></p> <p><b>May 19, 2020</b></p> <p>Comments Due: <b>Jun. 18, 2020</b></p> <p><b>May 19, 2020</b></p> <p>Comments Due: <b>Jun. 18, 2020</b></p> <p><b>May 19, 2020</b></p> <p>Comments Due: <b>Jun. 18, 2020</b></p> <p><b>May 21, 2020</b></p> <p>Comments Due: <b>Jun. 22, 2020</b></p> <p><b>May 26, 2020</b></p>
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	<p>to Previously Published Interim Final Rule to Extend Date by Which Borrower May Repay Loans and Avail Themselves of Safe Harbor Certification.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Payment Protection Program by Providing Guidance on Forgiveness Application.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Payment Protection Program by Providing Guidance on Loan Review Procedures and Borrower and Lender Responsibilities.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Payment Protection Program by Providing Guidance on Eligibility of Certain Telephone Cooperatives.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Revisions to Payment Protection Program Made by PPP Flexibility Act.</p> <p><b>INTERIM FINAL RULE:</b> Rule to Implement Revisions to Payment Protection Program Regarding Eligibility Requirement Related to Felony Convictions of Applicants or Owners of the Applicant.</p>	<p>85, No. 101, 05/26/2020, 31357-31359.</p> <p><i>Federal Register</i>, Vol. 85, No. 105, 06/01/2020, 33004-33010.</p> <p><i>Federal Register</i>, Vol. 85, No. 105, 06/01/2020, 33010-33015.</p> <p><i>Federal Register</i>, Vol. 85, No. 113, 06/11/2020, 35550-35553.</p> <p><a href="https://home.treasury.gov/system/files/136/PP-P-IFR-Revisions-to-First-Interim-Final-Rule.pdf">https://home.treasury.gov/system/files/136/PP-P-IFR-Revisions-to-First-Interim-Final-Rule.pdf</a></p> <p><a href="https://home.treasury.gov/system/files/136/PP-P-IFR--Additional-Revisions-to-First-Interim-Final-Rule.pdf">https://home.treasury.gov/system/files/136/PP-P-IFR--Additional-Revisions-to-First-Interim-Final-Rule.pdf</a></p>	<p>Comments Due: <b>Jun. 25, 2020</b></p> <p><b>May 28, 2020</b></p> <p>Comments Due: <b>Jul. 01, 2020</b></p> <p><b>May 28, 2020</b></p> <p>Comments Due: <b>Jul. 01, 2020</b></p> <p><b>Jun. 08, 2020</b></p> <p>Comments Due: <b>Jul. 13, 2020</b></p> <p>Effective upon publication in the <i>Federal Register</i>.</p> <p>Comments Due: 30 days after publication in the <i>Federal Register</i>. Effective upon publication in the <i>Federal Register</i>.</p> <p>Comments Due: 30 days after publication in the <i>Federal Register</i>.</p>
<b>SBA</b>	<b>NOTICE:</b> Regulatory Review Listing.	<i>Federal Register</i> , Vol. 85, No. 82, 04/28/2020, 23487-23489.	<p>Issued: <b>Apr. 28, 2020</b></p> <p>Comments Due: <b>Jul. 27, 2020</b></p>
<b>SBA</b>	Removal of 16 SBA Regulations from CFR.	<i>Federal Register</i> , Vol. 85, No. 90, 05/08/2020, 27290-27293.	<p><b>Aug. 06, 2020</b></p> <p>Comments Due: <b>Jul. 07, 2020</b></p>

\* Denotes new item in the chart

