



Regulatory Report

Regulatory Information for Members of the South Dakota Bankers Association

April 2010

Agencies Issue Community Reinvestment Act Interagency Q&As.

The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of Thrift Supervision (OTS) (collectively, the Agencies) have adopted as final the Interagency Questions and Answers Regarding Community Reinvestment (Questions and Answers) that were proposed on **01/06/2009**. In response to comments received, the Agencies made minor clarifications to the new and revised questions and answers that were proposed. The Agencies' regulations are interpreted primarily through the Questions and Answers, which provide guidance for use by Agency personnel, financial institutions, and the public. The updated Q&As were effective **03/11/2010**. Copies of the updated Q&As may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-4903.pdf>. *Federal Register*, Vol. 75, No. 47, 03/11/2010, 11642-11680.

Agencies Issue Final Policy Statement on Funding and Liquidity Risk Management.

The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of Thrift Supervision (OTS), and National Credit Union Administration (NCUA) (collectively, the Agencies) in conjunction with the Conference of State Bank Supervisors (CSBS), have adopted a final policy statement regarding funding and liquidity risk management. The final policy statement summarizes the principles of sound liquidity risk management that the Agencies have issued in the past and, when appropriate, supplements them with the "Principles for Sound Liquidity Risk Management and Supervision" issued by the Basel Committee on Banking Supervision (BCBS) in September 2008. The final policy statement emphasizes supervisory expectations for all depository institutions including banks, thrifts, and credit unions. The final policy statement provides guidance on the topics of: (1) liquidity and liquidity risk; (2) sound practices of liquidity risk management; (3) corporate governance; (4) strategies, policies, procedures, and risk tolerances; (5) liquidity risk measurement, monitoring, and

reporting; (6) stress testing; (7) collateral position management; (8) management reporting; (9) liquidity across currencies, legal entities, and business lines; (10) intraday liquidity position management; (11) diversified funding; (12) cushion of liquid assets; (13) contingency funding plan; and (14) internal controls. The final policy statement is effective **05/21/2010**. Comments on the Paperwork Reduction Act burden estimates only may be submitted on or before **04/21/2010**. Copies of the final policy statement may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6137.pdf>. *Federal Register*, Vol. 75, No. 54, 03/22/2010, 13656-13666.

FRB Issues Final Rule on Prepaid Gift Cards under Regulation E.

The Board of Governors of the Federal Reserve System (FRB) has issued a final rule which amends Regulation E. The amendments implement statutory requirements set forth in Section 401 of the Credit Card Accountability Responsibility and Disclosure Act of 2009. The final rule restricts a person's ability to impose dormancy, inactivity, or service fees for certain prepaid products, primarily gift cards. The final rule also, among other things, generally prohibits the sale or issuance of such products if they have an expiration date of less than five years. The final rule is effective **08/22/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6759.pdf>. *Federal Register*, Vol. 75, No. 62, 04/01/2010, 16580-16621.

FRB Issues Proposed Rule on Regulation Z for Certain Credit Card Act Provisions.

FRB has issued a proposed rule regarding Regulation Z, as reported in last month's issue, to implement provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit Card Act) that go into effect **08/22/2010**. The proposed rule has now been published in the *Federal Register*. Among other things, the proposed rule would: (1) prohibit credit card issuers from charging penalty fees (including late payment fees and fees for exceeding the credit limit) that exceed the dollar amount associated with the consumer's violation of the account terms. For example, card issuers would no longer be permitted to

charge a \$39 fee when a consumer is late making a \$20 minimum payment. Instead, the fee could not exceed \$20; (2) ban inactivity fees, such as fees based on the consumer's failure to use the account to make new purchases; (3) prevent issuers from charging multiple penalty fees based on a single late payment or other violation of the account terms; (4) require credit card issuers to inform consumers of the reasons for increases in rates; and (5) require issuers that have increased rates since **01/01/2009** to evaluate whether the reasons for the increase have changed and, if appropriate, to reduce the rate. The proposed rule represents the third stage of FRB's implementation of the Credit Card Act. Comments are due **04/14/2010**. Comments on the Paperwork Reduction Act analysis set forth in Section VII of the proposed rule are due **05/14/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-4859.pdf>. *Federal Register*, Vol. 75, No. 49, 03/15/2010, 12334-12375.

FRB Seeks Comment on Revisions to Existing Information Collections.

FRB seeks comment on revisions to two existing information collections. FRB has proposed revisions to an information collection entitled Report of Selected Balance Sheet Items for Discount Window Borrower, to make the collection consistent with the 2009 revisions to the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks. FRB's Regulation A, Extensions of Credit by Federal Reserve Banks, requires that FRB review balance sheet data in determining whether to extend credit and to help ascertain whether undue use is made of such credit. Borrowers report certain balance sheet data for a period that encompasses the dates of borrowing. The proposed revisions to the information collection include new reporting of total deposits and eliminate a separate data item for total loans. The second information collection, entitled Report of Terms of Credit Card Plans and the Report of Terms of Credit Card Plans Supplemental Survey, is an information collection authorized pursuant to section 136(b) of the Truth in Lending Act. The information collection is required of the 25 largest issuers; other financial institutions participate voluntarily. The information collection collects data on credit card pricing and availability from a sample of at least 150 financial institutions that offer credit cards to the general public. Part of this information collection, FR 2572S, gathers information on the number of creditors that have engaged in one or more of the practices identified in Section 505 of the Credit Card Accountability

Responsibility and Disclosure Act of 2009 (Credit Card Act). FRB has proposed to discontinue collection of FR 2572S data. As directed by Section 505 of the Credit Card Act, FRB conducted a one-time survey regarding the extent to which credit card issuers adjust consumer credit lines or interest rates based on certain factors. The Credit Card Act required FRB to complete the survey and report to Congress by **05/22/2010**. For this reason, FRB has proposed to discontinue FR 2572S. Comments are due **06/01/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7164.pdf>. *Federal Register*, Vol. 75, No. 61, 03/31/2010, 16120-16123.

FDIC Issues Interim Rule Extending TAG Program.

The Federal Deposit Insurance Corporation (FDIC) has approved an interim rule to extend the Transaction Account Guarantee (TAG) program to **12/31/2010**. Last year the program was extended to **06/30/2010**. Under the TAG program, customers of participating insured depository institutions are provided full coverage on transaction accounts. The interim rule gives FDIC discretion to extend the program to the end of 2011, without additional rulemaking, if it determines that economic conditions warrant such an extension.

Under the interim rule, participating institutions can opt out effective **07/01/2010**; however, in order to do so, the institution must take certain steps by **04/30/2010**, to notify FDIC of the intention to opt out. In addition, disclosures concerning the status of the institution's participation or discontinuation of participation in the TAG program must be updated by **05/20/2010**. Specifics on these requirements may be found in the interim rule at the link noted below.

Last year FDIC adjusted the assessment rate to make it risk based and approved an increase in the rates; the current rates will remain unchanged under the interim rule. FDIC also voted to require TAG assessment reporting be based on average daily account balances and to reduce the maximum rate that can be paid for qualifying NOW accounts to 0.25 percent from 0.50 percent. There will be a 30-day public comment period upon publication in the *Federal Register*. The interim rule may be found at: www.fdic.gov/news/board/April04.pdf.

FDIC Issues Final Rule and Correction on Defining Transitional Safe Harbor Protection for Treatment by FDIC as Conservator or Receiver of Financial Assets in Connection with a Securitization or Participation.

FDIC has issued a final rule which amends its regulation, Defining Transitional Safe Harbor Protection for Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred in Connection With a Securitization or Participation. The amendment adds a new provision in order to continue, for a limited time, the safe harbor provision for securitizations that would be affected by recent changes to generally accepted accounting principles (GAAP). In effect, the final rule permanently “grandfathers” all securitizations for which financial assets were transferred or, for revolving trusts, for which securities were issued prior to **09/30/2010**, so long as those securitizations complied with the preexisting requirements under GAAP in effect prior to **11/15/2009**. The transitional safe harbor will apply irrespective of whether or not the securitization satisfies all of the conditions for sale accounting treatment under GAAP as effective for reporting periods after **11/15/2009**. In addition, the final rule confirms that section 360.6 will continue to protect participations. The final rule is effective **03/18/2010**.

FDIC has also issued a correction to the final rule. An incorrect date was given for the publication of the interim rule as referenced in the final rule. The correction is also effective **03/18/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5707.pdf>. *Federal Register*, Vol. 75, No. 52, 03/18/2010, 12962-12965. Copies of the correction may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6555.pdf>. *Federal Register*, Vol. 75, No. 57, 03/25/2010, 14330-14331.

FDIC Issues Updated Listing of Financial Institutions in Liquidation.

FDIC has issued notices to announce it has been appointed the sole receiver for the financial institutions listed in the notices. The appointment is effective as of the “date closed” indicated in the listing. The list (as updated from time to time in the *Federal Register*) may be relied upon as “of record” notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **07/02/1992** issue of the *Federal Register*. For further information concerning the identification of any institutions which have been placed in liquidation, please visit FDIC’s website at: www.fdic.gov/bank/individual/failed/banklist.html or contact the Manager of Receivership Oversight in the appropriate service center. Copies of the notices may be obtained from the Association office or viewed at: [\[5726.pdf\]\(http://edocket.access.gpo.gov/2010/pdf/2010-5726.pdf\). *Federal Register*, Vol. 75, No. 50, 03/16/2010, 12543-12544; and <http://edocket.access.gpo.gov/2010/pdf/2010-6143.pdf>. *Federal Register*, Vol. 75, No. 54, 03/22/2010, 13542.](http://edocket.access.gpo.gov/2010/pdf/2010-</p></div><div data-bbox=)

OCC Issues Final Rule on FOIA.

The Office of the Comptroller of the Currency (OCC) has issued a final rule which amends its regulations governing the disclosure of information pursuant to requests made under the Freedom of Information Act (FOIA) to reflect changes to FOIA made by the Openness Promotes Effectiveness in Our National Government Act (OPEN Government Act) and to make other changes that update OCC’s FOIA regulations. The OPEN Government Act: (1) revised definitions contained in FOIA; (2) changed standards for recovering attorneys fees in FOIA litigation; (3) revised time limits for agencies to act on FOIA requests; (4) provided that search fees would not be charged if an agency fails to comply with time limits if no unusual or exceptional circumstances apply to the processing of the request; (5) required agencies to establish a tracking system enabling requesters to check the status of their requests; (6) added new reporting requirements to agencies’ annual FOIA reports; and (7) required agencies to describe FOIA exemptions relied upon in redacting records that they release to requesters. Many provisions of the OPEN Government Act took effect upon enactment; others (including some related to the amendments to Part 4 in the final rule) were effective as of **12/31/2008**. Twelve CFR part 4, subpart B, sets forth OCC policies regarding the availability of information under FOIA and procedures for requesters to follow when seeking such information. On **04/24/2009**, OCC published a proposed rule to amend part 4 to comport with changes to FOIA made by the OPEN Government Act, enacted on **12/31/2007**. OCC has adopted the regulatory changes as proposed. The final rule is effective **05/10/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7940.pdf>. *Federal Register*, Vol. 75, No. 67, 04/08/2010, 17849-17851.

OCC Seeks Comment on Information Collections.

- OCC seeks comment concerning a continuing information collection entitled Survey of Minority Owned National Banks. OCC is committed to assessing its efforts to provide supervisory support, technical assistance, education, and other outreach to the Minority Owned National Banks (MONBs) under its supervision. To perform this assessment, it is necessary to obtain, from the

individual MONBs, feedback on the effectiveness of OCC's current efforts and suggestions for enhancing its supervision and assistance going forward. OCC will use the information it gathers to assess the needs of MONBs, and its efforts to meet those needs. OCC will also use the information to focus and enhance its supervisory, technical assistance, education and other outreach activities with respect to MONBs. Comments are due **05/17/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5766.pdf>. *Federal Register*, Vol. 75, No. 51, 03/17/2010, 12812-12813.

- OCC seeks comment on revisions to an existing information collection entitled Community and Economic Development Entities, Community Development Projects – 12 CFR part 24. This submission covers an existing regulation and revisions to the Part 24, CD-1, National Bank Community Development Investments form contained in the regulation, pursuant to which a national bank may notify OCC, or request OCC approval, of certain community development investments. Section 24.5(a) provides that an eligible bank may make an investment without prior notification to, or approval by, OCC if the bank submits an after-the-fact notification of an investment within 10 days after it makes the investment. Section 24.5(a)(5) provides that a national bank that is not an eligible bank, but that is at least adequately capitalized, and has a composite rating of at least 3 with improving trends under the Uniform Financial Institutions Rating System, may submit a letter to OCC requesting authority to submit after-the-fact notices of its investments. Section 24.5(b) provides that if a national bank or its investment does not meet the requirements for after-the-fact notification, the bank must submit an investment proposal to OCC. Comments are due **05/17/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5804.pdf>. *Federal Register*, Vol. 75, No. 51, 03/17/2010, 12813-12814.

HUD Issues Notice of FHA Debenture Call.

The Department of Housing and Urban Development (HUD) has issued a notice to announce a debenture recall of certain Federal Housing Administration (FHA) debentures, in accordance with authority provided in the National Housing Act. Pursuant to section 207(j) of the National Housing Act, 12 U.S.C.

1713(j), and in accordance with HUD's regulation at 24 CFR 207.259(e)(3), the Assistant Secretary for Housing – Federal Housing Commissioner, with the approval of the Secretary of the Treasury, has announced the call of all FHA debentures, with a coupon rate of 5 percent or above, except for those debentures subject to "debenture lock agreements," that have been registered on the books of the Bureau of the Public Debt, Department of the Treasury, and are, therefore, "outstanding" as of **03/31/2010**. The date of the call is **07/01/2010**. The debentures will be redeemed at par plus accrued interest. Interest will cease to accrue on the debentures as of the call date. At redemption, final interest on any called debentures will be paid along with the principal. Payment of final principal and interest due on **07/01/2010** will be made automatically to the registered holder. During the period from the date of the notice to the call date, debentures that are subject to the call may not be used by the mortgagee for a special redemption purchase in payment of a mortgage insurance premium. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7096.pdf>. *Federal Register*, Vol. 75, No. 61, 03/31/2010, 16163.

HUD Issues Notice of Credit Watch Termination Initiative.

HUD has issued a notice to announce the cause and effect of termination of Origination Approval Agreements (Agreement) taken by the Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees which have had their Agreement terminated. HUD's regulations permit HUD to terminate the Agreement with any mortgagee having a default and claim rate for loans endorsed within the preceding 24 months that exceed 200 percent of the default and claim rate within the geographic area served by a HUD field office, and also exceeds the national default and claim rate. Termination of the Agreement precludes that branch(s) of the mortgagee from originating FHA-insured single-family mortgages within the area of the HUD field office(s) listed in the notice. Loans that closed or were approved before the termination date became effective may be submitted for insurance endorsements. The terminations effective dates may be found on the table in the notice. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8029.pdf>. *Federal Register*, Vol. 75, No. 67, 04/08/2010, 17944-17946.

HUD Updates RESPA FAQs.

HUD has once again updated its New RESPA Rules FAQs document. The updated document is dated **04/02/2010**, and includes items concerning preapprovals, important dates, origination charges, transfer taxes and tolerance violation cures. Mortgage lending staff should regularly check for updates to this document given that both new issues concerning RESPA continue to arise and the number of times the document has been updated since first released in August, 2009. The FAQs document and other RESPA resources such HUD webcasts may be found at: www.hud.gov/offices/hsg/ramh/res/respa_hm.cfm.

HUD Seeks Comment on Revision to Information Collection Regarding FHA Lender Approval, Annual Renewal, Periodic Updates and Noncompliance Reporting.

HUD seeks comment on revisions to an existing information collection entitled Federal Housing Administration (FHA) Lending Approval, Annual Renewal, Periodic Updates and Noncompliance Reports by FHA Approved Lenders. The information is used by FHA to verify that lenders meet all approval, renewal, update and compliance requirements at all times. It is also used to assist FHA in managing its financial risks and protect consumers from lender noncompliance with FHA rules and regulations. Comments are due **05/14/2010**. Copies of the notice may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-5582.pdf>. *Federal Register*, Vol. 75, No. 49, 03/15/2010, 12251-12252.

HUD Seeks Comment on Proposed Information Collection Regarding Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Revision 1.

HUD seeks comment on a proposed information collection entitled Ginnie Mae Mortgage-Backed Securities (MBS) Guide 5500.3, Revision 1 (Guide). The Guide provides instructions and guidance to participants in the Ginnie Mae MBS programs (Ginnie Mae I and Ginnie Mae II). Under the Ginnie Mae I program, securities are backed by single-family or multifamily loans. Under the Ginnie Mae II program securities are only backed by single-family loans. Both the Ginnie Mae I and II MBS are modified pass-through securities. The Ginnie Mae II multiple Issuer MBS is structured so that small issuers, who do not meet the minimum number of loans and dollar amount requirements of the Ginnie Mae I MSB, may participate in the secondary mortgage market. In addition, the Ginnie Mae II MBS permits the securitization of adjustable rate mortgages (ARMs). Included in the

Guide are appendices, forms, and documents necessary for Ginnie Mae to properly administer its MBS programs. Comments are due **05/17/2010**. Copies of the notice may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-5808.pdf>. *Federal Register*, Vol. 75, No. 51, 03/17/2010, 12773-12775.

FEMA Issues Final Flood Elevation Determinations.

- The Federal Emergency Management Agency (FEMA) has made final Base (1% annual-chance) Flood Elevations (BFEs) and modified BFEs for communities in the states of **Alabama** and **Mississippi**. 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 on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5233.pdf>. *Federal Register*, Vol. 75, No. 47, 03/11/2010, 11468-11471.
- FEMA has made final Base (1% annual-chance) Flood Elevations (BFEs) and modified BFEs for communities in the states of **Illinois**, **Iowa**, **Missouri**, **Nebraska** and **New York**. 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 on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6421.pdf>. *Federal Register*, Vol. 75, No. 56, 03/24/2010, 14091-14094.
- FEMA has made final Base (1% annual-chance) Flood Elevations (BFEs) and modified BFEs for

communities in the states of **Alabama, Arkansas, Missouri and Texas**. 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 on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8059.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18091-18095.

FEMA Issues Final Rule on Suspension of NFIP Community Eligibility.

FEMA has issued a final rule which identifies communities in the states of **Illinois, Iowa, Missouri, Nebraska, New York, Rhode Island and Texas**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP), that are scheduled for suspension from the NFIP on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6632.pdf>. *Federal Register*, Vol. 75, No. 57, 03/25/2010, 14356-14359.

FEMA Issues Correction to Suspension of NFIP Community Eligibility.

FEMA has issued a correction to a previously published final rule on suspension of communities from the National Flood Insurance Program (NFIP). On **03/25/2010**, FEMA published in the *Federal Register* a final rule that contained an incorrect document number and an erroneous table. In rule document 2010-6632 beginning on page 14356 in the issue of **03/25/2010**, make the following corrections: (1) The department docket number is corrected to read as set

forth above; and (2) On page 14357, in the fourth column, under the heading "Current effective map date", the date should read April 5, 2010. Copies of the correction may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/C1-2010-6632.pdf>. *Federal Register*, Vol. 75, No. 60, 03/30/2010, 15613.

FEMA Issues Final Rules on Changes in Flood Elevation Determinations.

- Modified Base (1% annual-chance) Flood Elevations (BFEs) have been finalized for communities in the states of **Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Oregon, South Carolina, South Dakota, Tennessee, Texas, Washington and Wisconsin**, and the commonwealths of **Pennsylvania and Virginia**. The effective dates for the modified BFEs are indicated on the table in the final rule and revise the Flood Insurance Rate Maps (FIRMs) in effect for the listed communities prior to this date. The modified BFEs for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5398.pdf>. *Federal Register*, Vol. 75, No. 48, 03/12/2010, 11744-11749.
- Modified Base (1% annual-chance) Flood Elevations (BFEs) have been finalized for communities in the states of **Alabama, Connecticut, Florida, Illinois, Nevada and Texas**. The effective dates for the modified BFEs are indicated on the table in the final rule and revise the Flood Insurance Rate Maps (FIRMs) in effect for the listed communities prior to this date. The modified BFEs for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8053.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18072-18073.
- Modified Base (1% annual-chance) Flood Elevations (BFEs) have been finalized for

communities in the states of **Alabama, Arizona, California, Colorado, Florida, Georgia, Idaho, Indiana, Louisiana, Maine, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, South Carolina, Tennessee, Texas, Utah** and **Wisconsin**, and the commonwealth of **Virginia**. The effective dates for the modified BFEs are indicated on the table in the final rule and revise the Flood Insurance Rate Maps (FIRMs) in effect for the listed communities prior to this date. The modified BFEs for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8085.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18076-18079.

- Modified Base (1% annual-chance) Flood Elevations (BFEs) have been finalized for communities in the states of **Arizona, California, Colorado, Florida, Indiana, Missouri, Nevada, North Carolina, Oklahoma, South Carolina, Texas, Utah** and **Wisconsin**. The effective dates for the modified BFEs are indicated on the table in the final rule and revise the Flood Insurance Rate Maps (FIRMs) in effect for the listed communities prior to this date. The modified BFEs for each community are available for inspection at the office of the Chief Executive Officer of each community. The respective addresses are listed on the table in the final rule. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8049.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18086-18088.

FEMA Issues Interim Rules on Changes in Flood Elevation Determinations.

- FEMA has issued an interim rule which lists communities in the states of **Arizona, Colorado, Florida, North Carolina, Oregon** and **Texas**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the

community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8041.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18070-18072.

- FEMA has issued an interim rule which lists communities in the states of **Oklahoma** and **Texas**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8077.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18073-18074.
- FEMA has issued an interim rule which lists communities in the states of **Alabama, Arizona, Arkansas, Colorado, Connecticut, Georgia, Illinois, North Carolina, Tennessee** and **Texas**, and the commonwealth of **Virginia**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8079.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18074-18076.

- FEMA has issued an interim rule which lists communities in the states of **Arizona, California, Colorado, Delaware, Florida, Georgia, Illinois, Maine, Michigan, Nebraska, New Mexico, Oklahoma, Oregon, Tennessee and Texas**, and the commonwealth of **Pennsylvania**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8084.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18079-18082.
- FEMA has issued an interim rule which lists communities in the states of **California, Colorado, Florida, Hawaii, Kansas, Mississippi, Missouri, Montana, Nevada, New Jersey, New Mexico, Oregon, Texas and Utah**, and the commonwealth of **Pennsylvania**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8083.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18082-18084.
- FEMA has issued an interim rule which lists communities in the states of **Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Illinois, North Carolina, Texas and Washington**, and the commonwealths of **Kentucky and**

Virginia, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8078.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18084-18086.

- FEMA has issued an interim rule which lists communities in the states of **Arkansas, California, Colorado, Georgia, Illinois, Maryland, Michigan, Nebraska, Oregon, Tennessee, Texas and Wyoming**, and the commonwealths of **Kentucky, Pennsylvania and Virginia**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8042.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18088-18090.
- FEMA has issued an interim rule which lists communities in the states of **New York and Texas**, and the commonwealth of **Pennsylvania**, where modification of the Base (1% annual-chance) Flood Elevations (BFEs) is appropriate because of new scientific or technical data. These modified BFEs are currently in effect on the dates listed on the table in the interim rule and revise the Flood Insurance Rate Maps (FIRMs) in effect prior to this determination for the listed communities. From the

date of the second publication of these changes in a newspaper of local circulation, any person has ninety (90) days in which to request through the community that the Mitigation Assistant Administrator of FEMA reconsider the changes. The modified BFEs may be changed during the 90-day period. Copies of the interim rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-8047.pdf>. *Federal Register*, Vol. 75, No. 68, 04/09/2010, 18090-18091.

OFAC Makes Changes to Lists.

The Office of Foreign Assets Control (OFAC) has amended its lists of Specially Designated Global Terrorists, Specially Designated Nationals and Blocked Persons, and Specially Designated Narcotics Trafficker Kingpins. The documents listing these changes may be obtained from the Association office or viewed at: www.treas.gov/offices/enforcement/ofac/actions.

Treasury Issues Proposed Rule on Capital Magnet Fund.

The Department of the Treasury (Treasury) has issued a proposed rule regarding the implementation of the Capital Magnet Fund (CMF), administered by the Community Development Financial Institutions Fund (CDFI Fund). The mission of the CDFI Fund is to increase the capacity of financial institutions to provide capital, credit and financial services in underserved markets. Through the CMF, the CDFI Fund is authorized to make financial assistance grants to certified Community Development Financial Institutions and Nonprofit Organizations. Treasury has also issued a Notice of Funds Availability (NOFA) to invite applications for the fiscal year (FY) 2010 Funding Round of the CMF as is highlighted in the following paragraph. Comments are due **05/14/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5026.pdf>. *Federal Register*, Vol. 75, No. 49, 03/15/2010, 12408-12421.

Treasury Issues NOFA on FY 2010 Funding Round of Capital Magnet Fund.

Treasury has issued a Notice of Funds Availability (NOFA) to invite applications for the fiscal year (FY) 2010 Funding Round of the Capital Magnet Fund (CMF). The CMF is administered by the Community Development Financial Institutions Fund (CDFI Fund). Through the CMF, the CDFI Fund provides financial assistance awards to Community Development Financial Institutions, and to Nonprofit Organizations that have, as one of their principal purposes, the

development or management of affordable housing. Applications for awards through the FY 2010 Funding Round of the CMF must be received by **04/15/2010**. Treasury has also issued a proposed rule regarding the implementation of the CMF, administered by the CDFI Fund as is highlighted in the previous paragraph. Copies of the NOFA may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-5025.pdf>. *Federal Register*, Vol. 75, No. 49, 03/15/2010, 12422-12431.

FHFA Issues Final Rule on FHLB Director Eligibility, Elections, Compensation and Expenses.

The Federal Housing Finance Agency (FHFA) has issued a final rule that implements two separate proposed rules, which relate to Federal Home Loan Bank (FHLB) director elections and director compensation, respectively. As to director elections, FHFA has amended its regulations relating to the process by which successor FHLB directors are chosen after a directorship is redesignated to a new state prior to the end of the term as a result of the annual designation of FHLB directorships. Under the final rule, the redesignation causes the original directorship to terminate and creates a new directorship that will be filled by an election of the members. As to director compensation, FHFA has implemented section 1202 of the Housing and Economic Recovery Act of 2008 (HERA), which amended section 7(i) of the Federal Home Loan Bank Act (Bank Act) by repealing the statutory caps on the annual compensation that can be paid to FHLB directors. This aspect of the final rule allows each FHLB to pay its directors reasonable compensation and expenses, subject to the authority of the FHFA Director to object to, and to prohibit prospectively, compensation and/or expenses that the Director determines are not reasonable. The final rule is effective **05/05/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7418.pdf>. *Federal Register*, Vol. 75, No. 64, 04/05/2010, 17037-17041.

FHFA Issues Notice on FHLB Members Selected for Community Support Review.

FHFA has issued a notice to announce the Federal Home Loan Bank (FHLB) members it has selected for the 2008-09 eighth round review cycle under its community support requirements regulation. The notice also prescribes the deadline by which FHLB members selected for review must submit Community Support Statements to FHFA. FHLB members selected for the review cycle under FHFA's community support requirements regulation must submit completed

Community Support Statements to FHFA by **05/17/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7215.pdf>. *Federal Register*, Vol. 75, No. 62, 04/01/2010, 16463-16482.

FHFA Issues Proposed Rule on Equal Access to Justice Act Implementation.

FHFA has proposed to issue a regulation that would codify the authority and responsibility of FHFA to establish procedures for the submission and consideration of applications for awards of fees and other expenses by prevailing parties in adjudications against FHFA. FHFA was established to oversee the prudential operations of the Federal National Mortgage Association, Federal Home Loan Mortgage Corporation (collectively, the Enterprises), and the Federal Home Loan Banks (collectively with the Enterprises, Regulated Entities) and to ensure that they operate in a safe and sound manner, including: (1) being capitalized adequately; (2) fostering liquid, efficient, competitive and resilient national housing finance markets; (3) compliance with the Safety and Soundness Act, and the respective authorizing statutes of the Regulated Entities; and (4) carrying out their missions through activities authorized and consistent with the Safety and Soundness Act and their authorizing statutes; and, that the activities and operations of the Regulated Entities are consistent with the public interest. The Equal Access to Justice Act requires that an agency that conducts adversarial adjudications award costs and fees in connection with that adjudication to the prevailing party unless the adjudicative officer of the agency find that the agency's position was substantially justified or other circumstances make such an award unjust. Because FHFA conducts adversarial adjudications, FHFA has proposed to issue a regulation to codify the responsibility of FHFA to establish procedures for the submission and consideration of applications for awards of fees and other expenses by prevailing parties. Comments must be received by **05/24/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7889.pdf>. *Federal Register*, Vol. 75, No. 66, 04/07/2010, 17622-17630.

SBA Issues Direct Final Rule on Disaster Assistance Loan Program.

The Small Business Administration (SBA) has issued a direct final rule which amends its disaster assistance regulations to reflect statutory changes to the disaster assistance program contained in the Food,

Conservation, and Energy Act of 2008 (the Farm Act). Except for several grammatical corrections, the direct final rule conforms the regulations to the Farm Act by adopting the new statutory requirements without change. Section 7(b) of the Small Business Act authorizes SBA to make long-term disaster loans to homeowners, renters, businesses, and non-profit organizations that have been adversely affected by a declared disaster. The Farm Act amended the Small Business Act and authorized changes to make the disaster assistance program more accessible to disaster victims by raising the statutory loan limit for loans to businesses, increasing the collateral threshold, and amending the basis for calculation of eligibility for post-disaster mitigation funds. The legislation also amended the statutory definition of "disaster" to include ice storms and blizzards, deferred the additional payment on net earnings for certain business loans for five years, and extended eligibility for economic injury disaster loan assistance to non-profit organizations. Finally, the legislation amended the date for determining the applicant's status as a major source of employment for Military Reserve Economic Injury Disaster Loan applicants. The regulatory amendments described in the direct final rule reflect the statutory changes. The direct final rule is effective **05/10/2010** without further action, unless significant adverse comment is received by **04/26/2010**. If significant adverse comment is received, SBA will publish a timely withdrawal of the direct final rule in the *Federal Register*. Copies of the direct final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6430.pdf>. *Federal Register*, Vol. 75, No. 57, 03/25/2010, 14331-14333.

SBA Issues Peg Rate.

SBA issues an interest rate called the optional "peg" rate on a quarterly basis. This rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. This rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. This rate will be **4.000** (4) percent for the April-June quarter of FY 2010. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third party lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given state, the maximum interest rate will be the rate permitted by the constitution or laws of the given state. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010->

[7716.pdf](#). *Federal Register*, Vol. 75, No. 65, 04/06/2010, 17453-17454.

SBA Seeks Comment on Implications of FAS 166 on SBA Guaranteed Loan Programs.

SBA seeks comment on: (1) the effect that the accounting changes mandated by the Financial Accounting Standards Board (FASB) in Financial Accounting Standard (FAS) 166 have on SBA Lender and investor participation in the SBA 7(a) loan program and the SBA Secondary Market Program; and (2) the need to modify the structure of the 7(a) loan program and/or the SBA Secondary Market program as well as related guidelines and governing documents as a result of FAS 166. Comments are due **04/19/2010**.

Copies of the notice may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-6101.pdf>. *Federal Register*, Vol. 75, No. 53, 03/19/2010, 13329-13330.

FCA Reopens Comment Period for Proposed Rule on Farmer Mac Risk-Based Capital Requirements.

The Farm Credit Administration (FCA) has issued a notice to announce that it has reopened the comment period on the proposed rule that would revise risk-based capital requirements for the Federal Agricultural Mortgage Corporation (Farmer Mac), so that interested parties will have additional time to provide comments. On **01/22/2010**, FCA published a proposed rule in the *Federal Register* to amend regulations in part 652 that establish a risk-based capital stress test for Farmer Mac as required by section 8.32 of the Farm Credit Act of 1971, as amended. The comment period was scheduled to expire on **03/08/2010**. Farmer Mac has requested FCA provide more time for comments to be submitted and specifically asked for at least an additional 30 days. In response to the request, FCA has reopened the comment period for an additional **30** days. Comments are due **04/22/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6292.pdf>. *Federal Register*, Vol. 75, No. 55, 03/23/2010, 13682.

FCIC Issues Final Rules on Common Crop Insurance Regulations.

- The Federal Crop Insurance Corporation (FCIC) has issued a final rule which finalizes the Common Crop Insurance Regulations, Basic Provisions, Small Grains Crop Insurance Provisions, Cotton Crop Insurance Provisions, Sunflower Seed Crop Insurance Provisions, Coarse Grains Crop Insurance Provisions, Malting Barley Crop Insurance Provisions, Rice Crop Insurance

Provisions, and Canola and Rapeseed Crop Insurance Provisions to provide revenue protection and yield protection. The amended provisions replace the Crop Revenue Coverage (CRC), Income Protection (IP), Indexed Income Protection (IIP), and the Revenue Assurance (RA) plans of insurance. These individual plans of insurance will no longer be available. The intended effect of the action is to offer producers a choice of revenue protection (protection against loss of revenue caused by low prices, low yields or a combination of both) or yield protection (protection for production losses only) within one Basic Provisions and the applicable Crop Provisions to reduce the amount of information producers must read to determine the best risk management tool for their operation and to improve the prevented planting and other provisions to better meet the needs of insured producers. In addition, FCIC has revised the Texas Citrus Tree Crop Insurance Provisions, Pear Crop Insurance Provisions, Sugarcane Crop Insurance Provisions, Macadamia Tree Crop Insurance Provisions, Macadamia Nut Crop Insurance Provisions, Onion Crop Insurance Provisions, Dry Pea Crop Insurance Provisions, Plum Crop Insurance Provisions, and Cabbage Crop Insurance Provisions to correct specific references to the revised Common Crop Insurance Regulations, Basic Provisions. Further, FCIC has revised certain provisions to incorporate provisions from previous rules implementing the Food, Conservation, and Energy Act of 2008 (2008 Farm Bill). The final rule is effective **04/29/2010**. The changes will apply for the 2011 and succeeding crop years for all crops with a 2011 contract change date on or after **04/30/2010**, and for 2012 and succeeding crop years for all crops with a 2011 contract change date prior to **04/30/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6432.pdf>. *Federal Register*, Vol. 75, No. 60, 03/30/2010, 15778-15891.

- FCIC has issued a final rule which finalizes the Common Crop Insurance Regulations; Florida Avocado Crop Insurance Provisions to convert the Florida avocado pilot crop insurance program to a permanent insurance program for the 2011 and succeeding crop years. The final rule is effective **04/29/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6975.pdf>. *Federal Register*, Vol. 75, No. 60, 03/30/2010, 15603-15609.

CFTC Issues Final Rule on Creation of Sixth Account Class.

The Commodity Futures Trading Commission (CFTC) has issued a final rule which amends its regulations to create a sixth and separate “account class,” applicable only to the bankruptcy of a commodity broker that is a futures commission merchant (FCM), for positions in cleared over-the-counter (OTC) derivatives (and money, securities, and/or other property margining, guaranteeing, or securing such positions). Further, CFTC has amended its regulations to codify the appropriate allocation, in a bankruptcy of any commodity broker, of positions in commodity contracts of one account class (and the money, securities, and/or other property margining, guaranteeing, or securing such positions), which, pursuant to an order issued by CFTC under Section 4d of the Commodity Exchange Act, are commingled with positions in commodity contracts of the futures account class (and the money, securities, and/or other property margining, guaranteeing, or securing such positions). The final rule is effective **05/06/2010**. Copies of the final rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-7742.pdf>. *Federal Register*, Vol. 75, No. 65, 04/06/2010, 17297-17303.

CFTC Issues Proposed Rule on Delegations of Authority to Disclose Confidential Information.

CFTC has issued a proposed rule which would amend its regulations governing delegations of authority to disclose confidential information to permit CFTC staff to provide confidential information to “registered entities,” including exempt commercial markets offering significant price discovery contracts. The proposal would also require that registered entities update their lists of confidential data recipients on an annual basis. CFTC’s proposal would also clarify that confidential information provided by CFTC to registered entities may only be used for market surveillance, audit, investigative or rule enforcement purposes and would remove the requirement that disclosures of confidential information to foreign government agencies and foreign futures authorities require the concurrence of CFTC’s Division of Enforcement. Finally, the proposal would make certain other technical and conforming amendments to CFTC’s rules. Comments are due **04/29/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-6813.pdf>. *Federal Register*, Vol. 75, No. 60, 03/30/2010, 15635-15639.

SEC Issues Final Rule on Adoption of Updated EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) has issued a final rule which adopts revisions to the Electronic Data Gathering, Analysis, and Retrieval System (EDGAR) Filer Manual to reflect updates to the EDGAR system. Revisions are being made primarily to support the upgrade of the Mutual Fund Risk/Return Summary Taxonomy, to extend the interactive data/eXtensible Business Reporting Language (XBRL) validation requirements to all Exhibit 101 attachments regardless of the taxonomy used, and to make minor updates to the validation and processing of Form D submissions and the amendments of 13F-HR and 13F-NT submission types. The EDGAR system is scheduled to be upgraded to support this functionality on **04/12/2010**. The filer manual is also being revised to address minor changes previously made in EDGAR. The revisions to the Filer Manual reflect changes within Volume II entitled EDGAR Filer Manual, Volume II: “EDGAR Filing,” Version 14 (April 2010). The updated manual will be incorporated by reference into the Code of Federal Regulations. The final rule is effective **04/08/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7856.pdf>. *Federal Register*, Vol. 75, No. 67, 04/08/2010, 17853-17854.

FTC Seeks Comment on Implementation of Children’s Online Privacy Protection Act Rule.

The Federal Trade Commission (FTC) seeks comment on its implementation of the Children’s Online Privacy Protection Act (COPPA), through the Children’s Online Privacy Protection Rule (COPPA Rule). The COPPA Rule, issued pursuant to the Children’s Online Privacy Protection Act became effective on **04/21/2000**. The COPPA Rule imposes certain requirements on operators of websites or online services directed to children under 13 years of age, and on operators of other websites or online services that have actual knowledge that they are collecting personal information online from a child under 13 years of age (collectively, the Operators). Among other things, the COPPA Rule requires that Operators provide notice to parents and obtain verifiable parental consent prior to collecting, using, or disclosing personal information from children under 13 years of age. The COPPA Rule also requires Operators to keep secure the information they collect from children and prohibits them from conditioning children’s participation in activities on the collection of more personal information than is reasonably necessary to participate in such activities. Further, the COPPA Rule contains a “safe harbor” provision enabling industry groups or others to submit

to FTC for approval self-regulatory guidelines that would implement the COPPA Rule's protections. FTC seeks comment on the costs and benefits of the COPPA Rule, as well as on whether it, or certain sections, should be retained, eliminated, or modified. Comments are due **06/30/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7549.pdf>. *Federal Register*, Vol. 75, No. 64, 04/05/2010, 17089-17093.

NCUA Issues Proposed Rule on Fixed Assets, Member Business Loans and Regulatory Flexibility Program.

The National Credit Union Administration (NCUA) has proposed to revise certain provisions of its Regulatory Flexibility Program (RegFlex) to enhance safety and soundness for credit unions. Those provisions pertain to fixed assets, member business loans (MBL), stress testing of investments, and discretionary control of investments. Some of these revisions will require conforming amendments to NCUA's fixed assets and MBL rules. The RegFlex Program exempts from certain regulatory restrictions and grants additional powers to those federal credit unions (FCUs) that have demonstrated sustained superior performance as measured by CAMEL ratings and net worth classifications. An FCU may qualify for RegFlex treatment automatically or by application to the appropriate regional director. Specifically, an FCU automatically qualifies when it has received a composite CAMEL rating of "1" or "2" for the two preceding examinations and has maintained a net worth classification of "well capitalized" under Part 702 of NCUA's rules for six consecutive preceding quarters or, if subject to a risk-based net worth (RBNW) requirement under Part 702, has remained "well capitalized" for six consecutive preceding quarters after applying the applicable RBNW requirement. An FCU that does not automatically qualify may apply for a RegFlex designation with the appropriate regional director. An FCU's RegFlex authority can be lost or revoked. Comments are due **05/24/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: [\[6391.pdf\]\(http://edocket.access.gpo.gov/2010/pdf/2010-6391.pdf\). *Federal Register*, Vol. 75, No. 57, 03/25/2010, 14372-14375.](http://edocket.access.gpo.gov/2010/pdf/2010-</p></div><div data-bbox=)

NCUA Issues Proposed Rule on Fiduciary Duties at Federal Credit Unions; and Mergers and Conversions of Insured Credit Unions.

NCUA has issued a proposed rule covering several related subjects. The proposal documents and clarifies the fiduciary duties and responsibilities of federal credit union directors. The proposal adds new provisions establishing the procedures for insured credit unions merging into banks. The proposal also amends some of the existing regulatory procedures applicable to insured credit union mergers with other credit unions and conversions to banks. In January 2008, the NCUA Board issued an Advance Notice of Proposed Rulemaking (ANPR) asking whether it should adopt rules governing the merger of a federally insured credit union (FICU) into, or a FICU's conversion to, a financial institution other than a mutual savings bank (MSB). The ANPR also sought comments about whether NCUA should amend its existing regulations regarding mergers, charter conversions, and changes in account insurance. In particular, NCUA sought comments about how these transactions affect member rights and ownership interests, and whether regulatory changes are necessary to better protect member interests. A particular focus of the ANPR was whether existing rules adequately protect member interests. NCUA has now proposed rules it believes are designed to better protect the members. Comments are due **05/28/2010**. NCUA has also issued a separate notice to announce a correction to its proposal because the proposed rule contained an incorrect address for website comments and an incorrect subject line of e-mail comments in the "address" section of the preamble to the proposed rule. The correction notice includes the correct contact information. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-6439.pdf>. *Federal Register*, Vol. 75, No. 59, 03/29/2010, 15574-15596. Copies of the correction may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-7655.pdf>. *Federal Register*, Vol. 75, No. 64, 04/05/2010, 17083-17084.

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>	
*	Commodity Futures Trading Commission (CFTC)	Delegations of Authority to Disclose Confidential Information.	<i>Federal Register</i> , Vol. 75, No. 60, 03/30/2010, 15635-15639.	Apr. 29, 2010
*	Farm Credit Administration (FCA)	REOPENED: Comment Period for Proposed Rule on Farmer Mac Risk-Based Capital Requirements.	<i>Federal Register</i> , Vol. 75, No. 55, 03/23/2010, 13682.	Apr. 22, 2010
*	Federal Deposit Insurance Corporation (FDIC)	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666.	Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010. (Final policy statement effective: May 21, 2010.)
*	FDIC	INTERIM RULE: Extension of TAG Program.	www.fdic.gov/news/board/April04.pdf .	Comments due 30 days after publication in <i>Federal Register</i> . (Program extended to Dec. 31, 2010.)
	Federal Housing Finance Agency (FHFA)	Community Development Loans.	<i>Federal Register</i> , Vol. 75, No. 35, 02/23/2010, 7990-7995.	Apr. 26, 2010
	FHFA	EXTENSION: Minority and Women Inclusion Proposal.	<i>Federal Register</i> , Vol. 75, No. 44, 03/08/2010, 10446.	Apr. 26, 2010
*	FHFA	NOTICE: FHLB Members Selected for Community Support Review.	<i>Federal Register</i> , Vol. 75, No. 62, 04/01/2010, 16463-16482.	Completed Community Support Statements due to FHFA: May 17, 2010 (Issued: Apr. 01, 2010.)
*	FHFA	Equal Access to Justice Act Implementation.	<i>Federal Register</i> , Vol. 75, No. 66, 04/07/2010, 17622-17630.	May 24, 2010
*	Federal Reserve System (FRB)	Regulation Z for Certain Credit Card Act Provisions.	<i>Federal Register</i> , Vol. 75, No. 49, 03/15/2010, 12334-12375.	Comments on the Credit Card Act implementation due Apr. 14, 2010

			Comments on the Paperwork Reduction Act Section VII due May 14, 2010
*	FRB	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010. (Final policy statement effective: May 21, 2010.)
*	FRB	Revisions to Existing Information Collection.	<i>Federal Register</i> , Vol. 75, No. 61, 03/31/2010, 16120-16123. Jun. 01, 2010
*	Federal Trade Commission (FTC)	Implementation of Children's Online Privacy Protection Act Rule.	<i>Federal Register</i> , Vol. 75, No. 64, 04/05/2010, 17089-17093. Jun. 30, 2010
	Financial Crimes Enforcement Network (FinCEN)	Reports of Foreign Financial Accounts under BSA.	<i>Federal Register</i> , Vol. 75, No. 38, 02/26/2010, 8844-8854. Apr. 27, 2010
	Housing and Urban Development, Dept. of (HUD)	Disclosure of Adjustable Rate Mortgages (ARMs) Rates.	<i>Federal Register</i> , Vol. 75, No. 37, 02/25/2010, 8730. Apr. 26, 2010
*	HUD	Revision to Information Collection Regarding FHA Lender Approval, Annual Renewal, Periodic Updates and Noncompliance Reporting.	<i>Federal Register</i> , Vol. 75, No. 49, 03/15/2010, 12251-12252. May 14, 2010
*	HUD	Ginnie Mae Mortgage Backed Securities Guide 5500.3, Revision 1.	<i>Federal Register</i> , Vol. 75, No. 51, 03/17/2010, 12773-12775. May 17, 2010
	Internal Revenue Service (IRS)	Lifetime Income Options for Retirement Plan Participants and Beneficiaries.	<i>Federal Register</i> , Vol. 75, No. 21, 02/02/2010, 5253-5258. May 03, 2010
	National Credit Union Administration (NCUA)	EXTENDED: Comment Period on Chartering and Field of Membership Proposal.	<i>Federal Register</i> , Vol. 75, No. 25, 02/08/2010, 6151. Apr. 15, 2010
*	NCUA	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010.

			(Final policy statement effective: May 21, 2010.)
*	NCUA	Fixed Assets, Member Business Loans and Regulatory Flexibility Program.	<i>Federal Register</i> , Vol. 75, No. 57, 03/25/2010, 14372-14375. May 24, 2010
*	NCUA	Fiduciary Duties at Federal Credit Unions; and Mergers and Conversions of Insured Credit Unions. CORRECTION: Contact Information for Comments on Fiduciary Duties at Federal Credit Unions; and Mergers and Conversions of Insured Credit Unions.	<i>Federal Register</i> , Vol. 75, No. 59, 03/29/2010, 15574-15596. <i>Federal Register</i> , Vol. 75, No. 64, 04/05/2010, 17083-17084. May 28, 2010
*	Office of the Comptroller of the Currency (OCC)	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010. (Final policy statement effective: May 21, 2010.)
*	OCC	Minority Owned National Banks Information Collection.	<i>Federal Register</i> , Vol. 75, No. 51, 03/17/2010, 12812-12813. May 17, 2010
*	OCC	Community and Economic Development Entities Information Collection.	<i>Federal Register</i> , Vol. 75, No. 51, 03/17/2010, 12813-12814. May 17, 2010
	Office of Thrift Supervision (OTS)	Revisions to Thrift Financial Report.	<i>Federal Register</i> , Vol. 74, No. 245, 12/23/2009, 68326-68331. The regulatory reporting revisions take effect: Mar. 31, 2010 and Dec. 31, 2010.
*	OTS	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010. (Final policy statement effective: May 21, 2010.)

OTS	Revision to Information Collection Regarding Savings Association Holding Company Report.	<i>Federal Register</i> , Vol. 75, No. 45, 03/09/2010, 10863-10864.	May 10, 2010
Rural Housing Service (RHS)	Direct Single Family Housing Loans and Grants.	<i>Federal Register</i> , Vol. 75, No. 43, 03/05/2010, 10194-10195.	May 04, 2010
Securities and Exchange Commission (SEC)	Equity Market Structure Concept Release.	<i>Federal Register</i> , Vol. 75, No. 13, 01/21/2010, 3594-3614.	Apr. 21, 2010
* Small Business Administration (SBA)	Implications of FAS 166 on SBA Guaranteed Loan Programs.	<i>Federal Register</i> , Vol. 75, No. 53, 03/19/2010, 13329-13330.	Apr. 19, 2010
* SBA	DIRECT FINAL RULE: Disaster Assistance Loan Program.	<i>Federal Register</i> , Vol. 75, No. 57, 03/25/2010, 14331-14333.	Apr. 26, 2010 (Direct final rule effective: May 10, 2010.)
SBA	NOTICE: Changes to Risk Rating System.	<i>Federal Register</i> , Vol. 75, No. 39, 03/01/2010, 9257-9262.	Apr. 30, 2010 (Notice effective: Mar. 01, 2010.)
* Treasury, Dept. of (Treasury)	Capital Magnet Fund.	<i>Federal Register</i> , Vol. 75, No. 49, 03/15/2010, 12408-12421.	May 14, 2010

* Denotes new item in the chart

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>
Commodity Futures Trading Commission (CFTC)	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	Dec. 31, 2009 (Certain amendments effective: Jan. 01, 2012.)
* CFTC	Creation of Sixth Account Class.	<i>Federal Register</i> , Vol. 75, No. 65, 04/06/2010, 17297-17303.	May 06, 2010
* Federal Crop Insurance Corporation (FCIC)	Common Crop Insurance Regulations on Basic Provisions, Small Grains Crop Insurance Provisions, Cotton Crop Insurance Provisions, Malting Barley Crop Insurance Provisions, Rice Crop Insurance Provisions, and Canola and Rapeseed Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 75, No. 60, 03/30/2010, 15778-15891.	Apr. 29, 2010
* FCIC	Common Crop Insurance Regulations on Florida Avocado Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 75, No. 60, 03/30/2010, 15603-15609.	Apr. 29, 2010
Federal Deposit Insurance Corporation (FDIC)	CORRECTIONS: Annual Independent Audits and Reporting Requirements.	<i>Federal Register</i> , Vol. 74, No. 137, 07/20/2009, 35726-35761. <i>Federal Register</i> , Vol. 74, No. 154, 08/12/2009, 40478-40479.	Aug. 06, 2009 (Compliance date delayed until: Dec. 31, 2009.) (Sec. 363.1(b)(1)(ii) effective: Jun. 15, 2010.)
FDIC	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	Dec. 31, 2009 (Certain amendments effective: Jan. 01, 2012.)
* FDIC	Community Reinvestment Act Interagency Q&As.	<i>Federal Register</i> , Vol. 75, No. 47, 03/11/2010, 11642-11680.	Mar. 11, 2010
* FDIC	Updated Listing of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 75, No. 50, 03/16/2010, 12543-12544. <i>Federal Register</i> , Vol.	Issued: Mar. 16, 2010 Issued: Mar. 22, 2010

		75, No. 54, 03/22/2010, 13542.	
*	FDIC	Defining Transitional Safe Harbor Protection for Treatment by FDIC as Conservator or Receiver of Financial Assets in Connections with a Securitization or Participation.	<i>Federal Register</i> , Vol. 75, No. 52, 03/18/2010, 12962-12965. <i>Federal Register</i> , Vol. 75, No. 57, 03/25/2010, 14330-14331.
			Final rule effective: Mar. 18, 2010 Correction effective: Mar. 18, 2010
*	FDIC	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666.
			May 21, 2010 (Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010.)
	FDIC	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528.
			Jul. 01, 2010
*	FDIC	INTERIM RULE: Extension of TAG Program.	www.fdic.gov/news/board/April04.pdf .
			Program extended to Dec. 31, 2010 . (Comments due 30 days after publication in <i>Federal Register</i> .)
*	Federal Housing Finance Agency (FHFA)	NOTICE: FHLB Members Selected for Community Support Review.	<i>Federal Register</i> , Vol. 75, No. 62, 04/01/2010, 16463-16482.
			Issued: Apr. 01, 2010 (Completed Community Support Statements due to FHFA: May 17, 2010.)
*	FHFA	FHLB Director Eligibility, Elections, Compensation and Expenses.	<i>Federal Register</i> , Vol. 75, No. 64, 04/05/2010, 17037-17041.
			May 05, 2010
	Federal Reserve System (FRB)	EXTENSION: Compliance Date for Unlawful Gambling Enforcement Act's Regulation GG.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62687-62688.
			Jan. 19, 2009 (New compliance date: Jun. 01, 2010.)
	FRB	Regulation Z: Truth In Lending Act and Home Ownership and Equity Protection Act (HOEPA).	<i>Federal Register</i> , Vol. 73, No. 147, 07/30/2008, 44522-44614.
			Oct. 01, 2009 (Sec. 226.35(b)(3) effective: Apr. 01, 2010; but for loans secured by

			manufactured housing Oct. 01, 2010.)
FRB	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	Dec. 31, 2009 (Certain amendments effective: Jan. 01, 2012.)
FRB	Regulation E and Overdraft Services.	<i>Federal Register</i> , Vol. 74, No. 220, 11/17/2009, 59033-59056.	Jan. 19, 2010 (Mandatory compliance: Jul. 01, 2010.)
FRB	Open-End Credit under Regulation Z.	<i>Federal Register</i> , Vol. 75, No. 34, 02/22/2010, 7658-7926.	Feb. 22, 2010 (Mandatory compliance date is Feb. 22, 2010 for the portion of § 226.5(a)(2)(iii) regarding use of the term “fixed” and for §§ 226.5(b)(2), 226.7(b)(11), 226.7(b)(12), 226.7(b)(13), 226.9(c)(2) (except for 226.9(c)(2)(iv)(D)), 226.9(e), 226.9(g) (except for 226.9(g)(3)(ii)), 226.9(h), 226.10, 226.11(c), 226.16(f), and §§ 226.51-226.58.) (Mandatory compliance date for all other provisions is Jul. 01, 2010.)
* FRB	Community Reinvestment Act Interagency Q&As.	<i>Federal Register</i> , Vol. 75, No. 47, 03/11/2010, 11642-11680.	Mar. 11, 2010
* FRB	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666.	May 21, 2010 (Comments on the Paperwork Reduction Act burden estimates due:

			Apr. 21, 2010.)	
FRB	UDAP.	<i>Federal Register</i> , Vol. 74, No. 18, 01/29/2009, 5498-5584.	Jul. 01, 2010	
FRB	Regulation Z: Non-Home Secured Open-End Credit.	<i>Federal Register</i> , Vol. 74, No. 18, 01/29/2009, 5244-5498.	Jul. 01, 2010	
FRB	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528.	Jul. 01, 2010	
FRB	Amend January 2009 Regulation AA Final Rule.	<i>Federal Register</i> , Vol. 75, No. 34, 02/22/2010, 7925-7926.	Jul. 01, 2010	
*	FRB	Prepaid Gift Cards under Regulation E.	<i>Federal Register</i> , Vol. 75, No. 62, 04/01/2010, 16580-16621.	Aug. 22, 2010
	FRB	Fair Credit Reporting Risk-Based Pricing Regulations.	<i>Federal Register</i> , Vol. 75, No. 10, 01/15/2010, 2724-2784.	Jan. 01, 2011
	Federal Trade Commission (FTC)	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994. (Certain amendments effective: Jan. 01, 2012.)	Dec. 31, 2009
	FTC	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528.	Jul. 01, 2010
	FTC	Fair Credit Reporting Risk-Based Pricing Regulations.	<i>Federal Register</i> , Vol. 75, No. 10, 01/15/2010, 2724-2784.	Jan. 01, 2011
*	Housing and Urban Development, Dept. of (HUD)	FHA Debenture Call.	<i>Federal Register</i> , Vol. 75, No. 61, 03/31/2010, 16163.	Issued: Mar. 31, 2010
*	HUD	RESPA FAQs Update.	www.hud.gov/office/s/hsg/ramh/res/respa_hm.cfm .	Issued: Apr. 02, 2010
*	HUD	NOTICE: Credit Watch Termination Initiative.	<i>Federal Register</i> , Vol. 75, No. 67, 04/08/2010, 17944-17946.	Issued: Apr. 08, 2010
	National Credit Union Administration (NCUA)	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994. (Certain amendments effective:	Dec. 31, 2009

			Jan. 01, 2012.)
*	NCUA	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. May 21, 2010 (Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010.)
	NCUA	UDAP.	<i>Federal Register</i> , Vol. 74, No. 18, 01/29/2009, 5498-5584. Jul. 01, 2010
	NCUA	Withdrawal of UDAP.	<i>Federal Register</i> , Vol. 75, No. 27, 02/10/2010, 6558-6560. Jul. 01, 2010
	NCUA	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528. Jul. 01, 2010
	Office of the Comptroller of the Currency (OCC)	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994. Dec. 31, 2009 (Certain amendments effective: Jan. 01, 2012.)
*	OCC	Community Reinvestment Act Interagency Q&As.	<i>Federal Register</i> , Vol. 75, No. 47, 03/11/2010, 11642-11680. Mar. 11, 2010
*	OCC	Freedom of Information Act.	<i>Federal Register</i> , Vol. 75, No. 67, 04/08/2010, 17849-17851. May 10, 2010
*	OCC	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666. May 21, 2010 (Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010.)
	OCC	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528. Jul. 01, 2010
	Office of Thrift Supervision (OTS)	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994. Dec. 31, 2009 (Certain amendments effective: Jan. 01, 2012.)

*	OTS	Community Reinvestment Act Interagency Q&As.	<i>Federal Register</i> , Vol. 75, No. 47, 03/11/2010, 11642-11680.	Mar. 11, 2010
*	OTS	Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 75, No. 54, 03/22/2010, 13656-13666.	May 21, 2010 (Comments on the Paperwork Reduction Act burden estimates due: Apr. 21, 2010.)
	OTS	UDAP.	<i>Federal Register</i> , Vol. 74, No. 18, 01/29/2009, 5498-5584.	Jul. 01, 2010
	OTS	Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under FACT Act.	<i>Federal Register</i> , Vol. 74, No. 125, 07/01/2009, 31484-31528.	Jul. 01, 2010
	Securities and Exchange Commission (SEC)	Interactive Data to Improve Financial Reporting.	<i>Federal Register</i> , Vol. 74, No. 26, 02/10/2009, 6776-6821.	Apr. 13, 2009 through Oct. 31, 2014
	SEC	Indexed Annuities and Certain Other Insurance Contracts.	<i>Federal Register</i> , Vol. 74, No. 11, 01/16/2009, 3138-3176.	Sec. 240.12h-7 effective: May 01, 2009. Sec. 230.151A effective: Jan. 12, 2011.
	SEC	INTERIM FINAL TEMPORARY RULE EXTENSION: Eligible Credit Default Swaps.	<i>Federal Register</i> , Vol. 74, No. 179, 09/17/2009, 47719-47725.	Sep. 17, 2009 (Expiration date for the Interim final rule extended from Sep. 25, 2009 to Nov. 30, 2010.)
	SEC	INTERIM FINAL TEMPORARY RULE: Disclosure of Certain Money Market Fund Portfolio Holdings.	<i>Federal Register</i> , Vol. 74, No. 183, 09/23/2009, 48376-48381.	Sep. 18, 2009 through Sep. 17, 2010
	SEC	EXTENDED: Compliance Date for Filing Attestation Reports by Non-Accelerated Filers.	<i>Federal Register</i> , Vol. 74, No. 200, 10/19/2009, 53628-53631.	Dec. 18, 2009 Sec. 210.2-02T and 229.308T effective through: Dec. 15, 2010
	SEC	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	Dec. 31, 2009 (Certain amendments effective:

			Jan. 01, 2012.)
SEC	Extension of Certain Filing Accommodations.	<i>Federal Register</i> , Vol. 74, No. 243, 12/21/2009, 67812-67815.	Dec. 31, 2009 (Final rule will apply to asset-backed securities filed on or before Dec. 31, 2010.)
* SEC	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 75, No. 67, 04/08/2010, 17853-17854.	Apr. 08, 2010
SEC	Money Market Fund Reform.	<i>Federal Register</i> , Vol. 75, No. 42, 03/04/2010, 10060-10120.	May 05, 2010 (Expiration for 17 CFR 270.30b1-6T: Dec. 01, 2010.)
SEC	Regulation SHO.	<i>Federal Register</i> , Vol. 75, No. 46, 03/10/2010, 11232-11325.	May 10, 2010 (Compliance date: Nov. 10, 2010.)
SEC	EXTENSION: Compliance Date on Regulation S-AM.	<i>Federal Register</i> , Vol. 74, No. 217, 11/12/2009, 58204-58205.	Jun. 01, 2010
Small Business Administration (SBA)	NOTICE: Changes to Risk Rating System.	<i>Federal Register</i> , Vol. 75, No. 39, 03/01/2010, 9257-9262.	Mar. 01, 2010 (Comments due: Apr. 30, 2010.)
* SBA	Peg Rate.	<i>Federal Register</i> , Vol. 75, No. 65, 04/06/2010, 17453-17454.	Issued: Apr. 06, 2010
* SBA	DIRECT FINAL RULE: Disaster Assistance Loan Program.	<i>Federal Register</i> , Vol. 75, No. 57, 03/25/2010, 14331-14333.	May 10, 2010 (Comments due: Apr. 26, 2010.)
SBA	NOTICE: Waiver Extension on Gulf Opportunity Pilot Loan Program.	<i>Federal Register</i> , Vol. 74, No. 187, 09/29/2009, 49905.	Sep. 30, 2010
SBA	EXTENSION: Export Express Pilot Program.	<i>Federal Register</i> , Vol. 74, No. 238, 12/14/2009, 66175.	Program extended to: Dec. 31, 2010
SBA	EXTENSION: Community Express Pilot Program.	<i>Federal Register</i> , Vol. 75, No. 2, 01/05/2010, 473.	Program extended to: Dec. 31, 2010
SBA	NOTICE: New Markets Tax Credit Pilot Loan Program.	<i>Federal Register</i> , Vol. 71, No. 192, 10/04/2006, 58658-58659.	Program expires: Sep. 30, 2011
Treasury, Dept. of (Treasury)	EXTENSION: Compliance Date for Unlawful Gambling Enforcement Act's Regulation GG.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62687-62688.	Jan. 19, 2009 (New compliance date:

			Jun. 01, 2010.)
*	Treasury	Notice of Funds Availability on FY 2010 Funding Round of Capital Magnet Fund.	<i>Federal Register</i> , Vol. 75, No. 49, 03/15/2010, 12422-12431.
			Apr. 15, 2010

* Denotes new item in the chart