



# Regulatory Report

Regulatory Information for Members of the South Dakota Bankers Association

July 2010

## **Agencies Issue Final Guidance on Sound Incentive Compensation Policies.**

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 final guidance designed to help ensure that incentive compensation policies at banking organizations do not encourage imprudent risk-taking and are consistent with the safety and soundness of the organization. The guidance addresses: (1) balanced incentive compensation arrangements; (2) compatibility with effective controls and risk-management; (3) strong corporate governance; and (4) continuing supervisory initiatives. The guidance is effective **06/25/2010**. Copies of the guidance may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-15435.pdf>. *Federal Register*, Vol. 75, No. 122, 06/25/2010, 36395-36414.

## **Agencies Issue Proposed Rule on Community Reinvestment Act Regulations.**

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 issued a proposed rule to revise provisions of the Agencies' rules that implement the Community Reinvestment Act (CRA). The Agencies have proposed to revise the term "community development" to include loans, investments, and services by financial institutions that support, enable, or facilitate projects or activities that meet the criteria described in Section 2301(c)(3) of the Housing and Economic Recovery Act (HERA) and are conducted in designated target areas identified in plans approved by the Department of Housing and Urban Development (HUD) under the Neighborhood Stabilization Program, established pursuant to the HERA and the American Recovery and Reinvestment Act. The proposed rule would provide favorable CRA consideration to such activities that, pursuant to the requirements of the program, benefit low-, moderate-, and middle-income individuals and geographies in designated target areas. Such consideration would include covered activities within an institution's

assessment area(s) and outside of its assessment area(s), as long as the institution has adequately addressed the community development needs of its assessment area(s). As proposed, favorable consideration under the new rule would only be available until no later than two years after the last date appropriated funds for the program are required to be spent by the grantees. The Agencies will provide reasonable advance notice to institutions in the *Federal Register* regarding termination of the rule once a date certain has been identified. Comments are due **07/26/2010**. The Agencies have also issued a separate notice regarding CRA hearings. The CRA notice is outlined in the following paragraph. Copies of the proposed rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-15119.pdf>. *Federal Register*, Vol. 75, No. 121, 06/24/2010, 36016-36022.

## **Agencies Seek Comment on Community Reinvestment Act Regulation Hearings.**

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 issued a notice to announce that they will hold a series of joint public hearings in four cities across the country to receive public comments on the Agencies' regulations governing procedures for assessing a financial institution's performance under the Community Reinvestment Act (CRA). The purpose of the hearings is to seek a wide range of views on whether and how the Agencies should revise their regulations to better serve the goals of CRA. The hearings will be held in: Arlington, Virginia; Atlanta, Georgia; Chicago, Illinois; and Los Angeles, California. The dates and details of how to request participation are provided in the notice. Additional information is available on the registration website found in the notice. Comments (other than testimony) may be provided to any Agency as described in the notice through **08/31/2010**. The Agencies have also issued a proposed rule regarding CRA as is highlighted in the previous paragraph. Copies of the notice may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010->

[15114.pdf](#). *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35686-35689.

### **FFIEC Issues Notice of Amendment to Rules Governing Chairperson and Vice Chairperson of Appraisal Subcommittee.**

The Federal Financial Institutions Examination Council (FFIEC) Appraisal Subcommittee (Subcommittee) has issued a notice to announce the amendment of several rules governing the Chairperson and Vice Chairperson of the Subcommittee. Section 3.04 of the Rules of Operation, which sets forth the term of the Chairperson and designation of a person to act in the absence of the Chairperson, as amended, will define the Chairperson's term to expire on March 31 every even-numbered year. The language to designate a person to act in the Chairperson's absence will be deleted due to the proposed amendment for selection of a Vice Chairperson. A subsection 3.04.a will be added which sets forth the selection process of the Vice Chairperson, and describes the Vice Chairperson's term and duties. Section 3.06 of the Rules of Operation designates the Vice Chairperson to preside over Subcommittee meetings in the Chairperson's absence. The notice is effective **immediately**. Copies of the notice may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-15320.pdf>. *Federal Register*, Vol. 75, No. 121, 06/24/2010, 36088-36089.

### **FRB Issues Final Rule on Regulation Z.**

The Board of Governors of the Federal Reserve System (FRB) has issued a final rule which amends Regulation Z, and the staff commentary to the regulation in order to implement provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CCA) that go into effect on **08/22/2010**. In particular, the final rule requires that penalty fees imposed by card issuers be reasonable and proportional to the violation of the account terms. The final rule also requires credit card issuers to reevaluate at least every six months annual percentage rates increased on or after **01/01/2009**. The final rule also requires that notices of rate increases for credit card accounts disclose the principal reasons for the increase. The final rule is effective **08/22/2010**. The mandatory compliance date is **08/22/2010** for the amendments to Secs. 226.9, 226.52, and 226.59, and the amendments to Model Forms G-20 and G-22 in Appendix G to Part 226. The amendments to the change-in-terms disclosures in Model Forms G-18(F) and G-18(G) also have a mandatory compliance date of **08/22/2010**. The mandatory compliance date is **12/01/2010** for the amendments to the penalty fee disclosures in Sec. Sec.

226.5a, 226.6, 226.7, and 226.56, and in Model Forms G-10(B), G-10(C), G-10(E), G-17(B), G-17(C), G-18(B), G-18(D), G-18(F), G-18(G), G-21, G-25(A), and G-25(B) in Appendix G to Part 226. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14717.pdf>. *Federal Register*, Vol. 75, No. 124, 06/29/2010, 37526-37592.

### **FRB Issues Correction to Final Rule on Regulation E.**

FRB has issued a correction to a final rule published in the *Federal Register* of **06/04/2010**, which amends Regulation E and the official staff commentary to clarify certain aspects of the Regulation E final rule addressing overdraft services. The correction amends a typographical error in the amendatory instruction. On page 31671, in the third column, correct amendatory instruction 2 to read as follows: "2. Section 205.17 is amended by revising paragraph (b)(1) introductory text and removing paragraph (b)(4) to read as follows:". The correction is effective **07/06/2010**. Copies of the correction may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-14353.pdf>. *Federal Register*, Vol. 75, No. 114, 06/15/2010, 33681.

### **FRB Announces Daylight Overdraft Posting Rules.**

FRB has issued a notice which, as part of its Payment System Risk Policy, announces posting rules for a new same-day automated clearing house (ACH) service. The Reserve Banks' FedACH SameDay service, which will include certain debit transactions, will be available only to customers who elect to participate. The Reserve Banks will be offering an opt-in, same-day settlement service for certain ACH debit payments through the FedACH service effective **08/02/2010**. FedACH customers may opt-in to the service by completing a participation agreement. As part of the agreement, depository institutions may choose the extent of their participation: they may send only, receive only, or send and receive same-day debit items. The service will be limited to transactions arising from consumer checks converted to ACH and consumer debit transfers initiated over the Internet and phone, Internet-Initiated Entry (WEB). Institutions that choose to use the service should be aware of the posting times and associated settlement times established for same-day forward and return transfers, as these times could influence how participating institutions manage their Federal Reserve accounts, especially late in the day. When the Reserve Banks offer new financial services, FRB determines when the payments will post to an institution's Federal Reserve account so it may manage and appropriately

fund its account. The table in the notice outlines the transmission deadlines and associated posting times for the FedACH SameDay service. The notice is effective **08/02/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15276.pdf>. *Federal Register*, Vol. 75, No. 121, 06/24/2010, 36089-36091.

#### **FRB Issues Notice of Final Approval of Revised Information Collections.**

FRB has issued a notice to announce the final approval under Office of Management Board (OMB) delegated authority of the extension of two revised information collections: (1) Report of Selected Balance Sheet Items for Discount Window Borrowers; and (2) Report of Terms of Credit Cards Plans. Regarding the first revised information collection, FRB's Regulation A, Extension 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. Revisions to the data collection have been made 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 which includes new reporting of total deposits and the elimination of a separate data item for total loans.

The second revised information collection is authorized pursuant to section 136(b) of the Truth in Lending Act. Reporting the data in this information collection is required of the 25 largest issuers; other financial institutions participate voluntarily. The information collection consists of data on credit card pricing and availability from a sample of at least 150 financial institutions that offer credit cards to the general public. The revisions remove a section of the information collection which pertained to a one-time survey regarding the extent to which credit card issuers adjust consumer credit lines or interest rates based on certain factors as the survey has been completed. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14312.pdf>. *Federal Register*, Vol. 75, No. 114, 06/15/2010, 33807-33810.

#### **FRB Seeks Comment on Revisions to Intermittent Survey of Businesses Information Collection.**

FRB seeks comment on revisions to an existing information collection entitled Intermittent Survey of

Businesses. The survey data are used by FRB to gather information specifically tailored to FRB's policy and operational responsibilities. There are two parties to the event-generated survey. First, under the guidance of FRB staff, the Federal Reserve Banks survey business contracts as economic developments warrant. Currently, they conduct the surveys as part of their usual Beige Book process as needed, with approximately 240 business respondents for each survey. It is necessary to conduct the surveys to provide timely information to the members of FRB and to presidents of the Reserve Banks. The frequency and content of the questions, as well as the entities contacted, vary depending on developments in the economy. Second, economists at FRB survey business contacts by telephone, inquiring about current business conditions. FRB economists conduct these surveys as economic conditions require, with approximately ten respondents for each survey. FRB has proposed to revise the panel to include state and local governments as economic conditions may warrant. Given that state and local governments now account for about 12 percent of total Gross Domestic Product, it may be important at times to survey these governments for up-to-date information about developments in that sector. Comments are due **08/16/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14310.pdf>. *Federal Register*, Vol. 75, No. 114, 06/15/2010, 33805-33806.

#### **FRB Issues Notice of Public Hearings and Seeks Comment on HMDA.**

FRB has issued a notice to announce that it will conduct four public hearings on potential revisions to FRB's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA). HMDA requires mortgage lenders to provide detailed information about their mortgage lending activity to federal agencies and the public. Additional information about the hearings will be posted to FRB's website at <http://www.federalreserve.gov>. The hearings are scheduled as follows: (1) **07/15/2010**: Federal Reserve Bank of Atlanta, 1000 Peachtree Street, NE., Atlanta, GA 30309, 8 a.m. to 1 p.m.; (2) **08/05/2010**: Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105, 8 a.m. to 1 p.m.; (3) **09/16/2010**: Federal Reserve Bank of Chicago, 230 South LaSalle St., Chicago, IL 60604, 8 a.m. to 1 p.m.; and (4) **09/24/2010**: Federal Reserve Board, 20th Street and Constitution Avenue, NW., Washington, DC 20551, 8 a.m. to 3:30 p.m. Comments from persons unable to attend the hearings or who otherwise wish to submit written views on the issues raised in the notice are due

08/20/2010. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14904.pdf>. *Federal Register*, Vol. 75, No. 118, 06/21/2010, 35030-35033.

#### **FDIC Issues Final Rule to Extend TAG Program.**

The Federal Deposit Insurance Corporation (FDIC) has issued a final rule to extend the Transaction Account Guarantee (TAG) component of the Temporary Liquidity Guarantee Program (TLGP) through 12/31/2010, for insured depository institutions (IDIs) currently participating in the TAG program, with the possibility of an additional extension of up to 12 months without additional rulemaking, upon a determination by FDIC's Board of Directors (Board) that continuing economic difficulties warrant further extension. The final rule differs only slightly from the interim rule that preceded it. The interim rule provided for the possibility of a further extension of the TAG program until 12/31/2011, without additional rulemaking, should FDIC's Board determine that economic conditions warrant a further extension of the program. The final rule provides that, under appropriate economic conditions, the Board may further extend the TAG program for a period of time not to exceed 12/31/2011. Like the interim rule, the final rule modifies the assessment basis for calculating the assessment rate for an IDI's continued participation in the TAG program to the average daily balances in the TAG-related accounts, but makes no changes to the assessment rate itself. Further, as in the interim rule the final rule requires IDIs that are participating in the TAG program and that offer NOW accounts covered by the program to reduce the interest rate on such accounts to a rate no higher than 0.25 percent and to commit to maintain that rate for the duration of the TAG program extension in order for those NOW accounts to remain eligible for FDIC's continued guarantee. The final rule is effective 06/28/2010. Copies of the final rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-15497.pdf>. *Federal Register*, Vol. 75, No. 123, 06/28/2010, 36506-36511.

#### **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 listings. The lists (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](http://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: <http://edocket.access.gpo.gov/2010/pdf/2010-14370.pdf>. *Federal Register*, Vol. 75, No. 114, 06/15/2010, 33804-33805; <http://edocket.access.gpo.gov/2010/pdf/2010-15500.pdf>. *Federal Register*, Vol. 75, No. 123, 06/28/2010, 36656; <http://edocket.access.gpo.gov/2010/pdf/2010-16318.pdf>. *Federal Register*, Vol. 75, No. 128, 07/06/2010, 38811-38812; <http://edocket.access.gpo.gov/2010/pdf/2010-16319.pdf>. *Federal Register*, Vol. 75, No. 128, 07/06/2010, 38812; and <http://edocket.access.gpo.gov/2010/pdf/2010-16320.pdf>. *Federal Register*, Vol. 75, No. 128, 07/06/2010, 38812.

#### **OTS Issues Final Rule on Definitions Affecting Savings Association Money Market Deposit Accounts.**

The Office of Thrift Supervision (OTS) has issued a final rule which amends its regulations to eliminate restrictions on certain kinds of transfers from money market deposit accounts for savings associations. The Board of Governors of the Federal Reserve System (FRB) has already amended its regulations (Regulation D) to eliminate these restrictions for member banks. On 05/29/2009, FRB issued final amendments to Regulation D. Among other changes, the amendments eliminate restrictions on certain types of transfers that consumers can make from savings deposits. The changes became effective on 07/02/2009. In the definition for savings deposit, Regulation D lists several types of savings deposit accounts, including Money Market Deposit Accounts. Prior to the FRB amendments, Regulation D limited the number of "convenient" transfers and withdrawals from savings deposits to not more than six per month. Within the overall limit of six, not more than three transfers or withdrawals could be made by check, debit card, or similar order by the depositor and payable to third parties (the three transfer sublimit). Under FRB's final amendments to Regulation D, the permissible monthly number of transfers or withdrawals from savings deposits by check, debit card, or similar order payable to third parties has been increased from three to six. In other words, while FRB has decided to retain the overall six-transfer limit for savings deposits, it has

eliminated the three transfer sublimit within the overall limit that applied to transfers or withdrawals from savings deposits by check, debit card, or similar order payable to third parties. OTS regulations require that FRB's Regulation D apply to OTS's definitions of various savings accounts. To achieve consistency among the agencies and to further the interest of OTS's regulation at 12 CFR 557.10, OTS has decided to eliminate the three transfer sublimit for savings associations in the same way that FRB has done for member banks under its jurisdiction. The final rule is effective **06/14/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14243.pdf>. *Federal Register*, Vol. 75, No. 113, 06/14/2010, 33501-33502.

#### **OTS Issues Notice on Savings Association Holding Company Report H-(b)11.**

OTS seeks comment on revisions to an existing information collection entitled Savings Association Holding Company Report H-(b)11. Section 10(b) of the Home Owners' Loan Act and 12 CFR 584.1(a)(2) provide that each savings and loan holding company is required to file an annual report H-(b)11 within 90 days of the end of its fiscal year. Quarterly filings are also required within 45 days of the end of the first three fiscal quarters, and should describe any material changes from the most recently filed H-(b)11. If material changes have occurred during the fourth quarter, an H-(b)11 filing must be filed within 45 days of the end of the holding company's fiscal fourth quarter as well. The information gathered is essential for OTS to monitor whether savings and loan holding companies are in compliance with applicable statutes, regulations, and conditions of approval to acquire an insured savings association. Comments are due **07/26/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15343.pdf>. *Federal Register*, Vol. 75, No. 121, 06/24/2010, 36152.

#### **HUD Issues Interpretive Rule on RESPA Home Warranty Companies' Payments to Real Estate Brokers and Agents.**

The Department of Housing and Urban Development (HUD) has issued an interpretive rule regarding home warranty companies' (HWC) payments to real estate brokers and agents under the Real Estate Procedures Act (RESPA). Under section 8 of RESPA and HUD's implementing RESPA regulations, services performed by real estate brokers and agents as additional settlement services in a real estate transaction are compensable if the services are actual, necessary and

distinct from the primary services provided by the real estate broker or agent, the services are not nominal, and the payment is not a duplicative charge. A referral is not a compensable service for which a broker or agent may receive compensation. The rule interprets section 8 of RESPA and HUD's regulations as they apply to the compensation provided by HWC to real estate brokers and agents. HUD has concluded: (1) a payment by an HWC for marketing services performed by real estate brokers or agents on behalf of the HWC that are directed to particular homebuyers or sellers is an illegal kickback for a referral under section 8; (2) depending upon the facts of a particular case, an HWC may compensate a real estate broker or agent for services when those services are actual, necessary and distinct from the primary services provided by the real estate broker or agent, and when those additional services are not nominal and are not services for which there is a duplicative charge; and (3) the amount of compensation from the HWC that is permitted under section 8 for such additional services must be reasonably related to the value of those services and not include compensation for referrals of business. Although interpretive rules are exempt from public comment under the Administrative Procedure Act, HUD nevertheless welcomes public comment on the interpretation. The interpretive rule is effective **06/25/2010**. Comments are due **07/26/2010**. Copies of the interpretive rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15355.pdf>. *Federal Register*, Vol. 75, No. 122, 06/25/2010, 36271-36273.

#### **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 **Arkansas, California, Connecticut, Georgia, Illinois, Mississippi, Nebraska and Ohio**, and the commonwealth of **Virginia**. 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: [5](http://edocket.access.gpo.gov/2010/pdf/2010-</a></p></div><div data-bbox=)

### **FEMA Issues Final Rules on Suspension of NFIP Community Eligibility.**

- FEMA has issued a final rule which identifies communities in the states of **Arkansas, Colorado, Georgia, Kansas, Mississippi, New Jersey, North Dakota, Ohio, South Dakota, Washington, West Virginia** and **Wisconsin**, and the commonwealth of **Massachusetts**, 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/2010-15228.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35666-35670.
- FEMA has issued a final rule which identifies communities in the states of **Alabama, Georgia, Louisiana, Missouri, Montana, Ohio, Oklahoma, South Carolina, South Dakota** and **Wisconsin**, and the commonwealth of **Kentucky**, 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-](http://edocket.access.gpo.gov/2010/pdf/2010-15235.pdf)

### **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, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Kansas, Maine, Maryland, Michigan, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, Oklahoma, Oregon, Tennessee, Texas, Utah, Washington** and **Wyoming**, and the commonwealths of **Kentucky, 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/2010-15234.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35674-35682.
- Modified Base (1% annual-chance) Flood Elevations (BFEs) have been finalized for communities in the states of **Arizona, California, Colorado, Illinois, Louisiana, Minnesota, Nevada, South Dakota, Tennessee, Texas** 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/2010-15235.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35682-35684.

### **FEMA Issues Interim Rules on Changes in Flood Elevation Determinations.**

- FEMA has issued an interim rule which lists communities in the states of **Arizona, California, Colorado, Connecticut, Florida, Georgia,**

Missouri, Nevada, Ohio, Oklahoma and Texas, and the commonwealth of Massachusetts, 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 Deputy Federal Insurance and Mitigation Administrator 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/2010-15229.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35670-35672.

- FEMA has issued an interim rule which lists communities in the states of **Alabama, Arizona, California, Colorado, Florida, Hawaii, Illinois, Nevada, New Mexico, North Carolina, Oklahoma, Tennessee 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 Deputy Federal Insurance and Mitigation Administrator 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/2010-15231.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35672-35674.

#### **FEMA Issues Proposed Rule on Flood Elevation Determinations.**

Technical information or comment is requested on the proposed Base (1% annual chance) Flood Elevations (BFEs) and proposed BFE modifications for communities in the states of **Alabama, Ohio and Texas**. The BFEs and modified BFEs are the basis for the floodplain management measures that the community is required either to adopt or to show evidence of being in effect in order to qualify or remain

qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/15/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14558.pdf>. *Federal Register*, Vol. 75, No. 116, 06/17/2010, 34415-34417.

#### **FinCEN Issues Proposed Rule on BSA Regulations Relating to Prepaid Access.**

The Financial Crimes Enforcement Network (FinCEN) has proposed revisions to the Bank Secrecy Act (BSA) regulations applicable to Money Services Businesses (MSB) with regard to stored value or prepaid access. More specifically, the proposed changes include: (1) renaming "stored value" as "prepaid access" and defining that term; (2) deleting the terms "issuer and redeemer" of stored value; (3) imposing suspicious activity reporting (SARs), customer information and transaction information recordkeeping requirements on both providers and sellers of prepaid access and, additionally, imposing a registration requirement on providers only; and (4) exempting certain categories of prepaid access products and services posing lower risks of money laundering and terrorist financing from certain requirements. The proposed changes are intended to address regulatory gaps that have resulted from the proliferation of prepaid innovations over the last ten years and their increasing use as an accepted payment method. In the proposed rule, FinCEN is reviewing the stored value/prepaid access regulatory framework with a focus on developing appropriate BSA regulatory oversight without impeding continued development of the industry, as well as improving the ability of FinCEN, other regulators and law enforcement to safeguard the U.S. financial system from the abuses of terrorist financing, money laundering, and other financial crime. In the course of FinCEN regulatory research into the operation of the prepaid industry, FinCEN has encountered a number of distinct issues, such as the appropriate obligations of payment networks and financial transparency at the borders, and FinCEN anticipates future rulemakings in these areas. FinCEN will seek to phase in any additional requirements, however, as the most prudent course of action for an evolving segment of the MSB community. Comments are due **07/28/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15194.pdf>. *Federal Register*, Vol. 75, No. 123, 06/28/2010, 36589-36608.

### **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](http://www.treas.gov/offices/enforcement/ofac/actions).

### **IRS Issues Final Rule on Built-in Gains and Losses under IRC Section 382(h).**

The Internal Revenue Service (IRS) has issued a final rule that applies to loss corporations that have undergone an ownership change within the meaning of section 382 of the Internal Revenue Code (IRC). The final rule provides guidance regarding the treatment of prepaid income under the built-in gain provisions of section 382(h). On **06/14/2007**, a temporary rule was published in the *Federal Register*, which cross-referenced a proposed rule regarding the treatment of prepaid income under the built-in gain provisions of section 382(h). The temporary rule provided that prepaid income is not recognized built-in gain (RBIG) for purposes of section 382(h). The temporary rule further provided that prepaid income means any amount received prior to the change date that is attributable to performance occurring on or after the change date. The prepaid income provisions permit deferral in order to better match the taxpayer's income with the expenses incurred to earn that income and, as a result, to more clearly reflect the taxpayer's income both in the year of receipt and in the year of performance. The IRS and the Department of Treasury (Treasury) therefore view such income to be properly attributable to the period when included in gross income, which may be within the recognition period. Accordingly, such income is not "attributable to periods before the change date" and so is not RBIG under section 382(h)(6)(A). IRS and Treasury have determined that where prepaid income is properly deferred from gross income under a permissible method of accounting, such deferral reflects a judgment that the income has not been earned, or in the parlance of section 382(h)(6)(A), is not "attributable to" prior performance. The previously issued temporary rule has been removed, and the proposed rule has been adopted as final with no substantive changes. The final rule is effective **06/11/2010**. Copies of the final rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-14431.pdf>. *Federal Register*, Vol. 75, No. 115, 06/16/2010, 33990-33992.

### **IRS Issues Final Rule on Interest and Penalty Suspension Provisions under IRC Section 6404(g).**

IRS has issued a final rule under section 6404(g)(2)(E) of the Internal Revenue Code (IRC) on the suspension of any interest, penalty, addition to tax, or additional amount with respect to listed transactions or undisclosed reportable transactions. The final rule reflects changes to the law made by the Internal Revenue Service Restructuring and Reform Act, the American Jobs Creation Act, the Gulf Opportunity Zone Act, the Tax Relief and Health Care Act, and the Small Business and Work Opportunity Tax Act. The final rule provides guidance to individual taxpayers who have participated in listed transactions or undisclosed reportable transactions. The final rule amends the procedures and administration regulations by adding rules under section 6404(g) relating to the suspension of interest, penalties, additions to tax, or additional amounts with respect to listed transactions or undisclosed reportable transactions. The final rule is effective on **06/16/2010**. The final rule applies to interest relating to listed transactions and undisclosed reportable transactions accruing before, on, or after **10/03/2004**. Copies of the final rule may be obtained from the Association office or viewed at:

<http://edocket.access.gpo.gov/2010/pdf/2010-14536.pdf>. *Federal Register*, Vol. 75, No. 115, 06/16/2010, 33992-33995.

### **IRS Issues Interim Final Rule and Proposed Rule on Group Health Plans and Health Insurance Coverage.**

- IRS has issued an interim final rule to implement the rules for group health plans and health insurance coverage in the group and individual markets under provisions of the Patient Protection and Affordable Care Act (Affordable Care Act) regarding status as a grandfathered health plan. The Affordable Care Act was enacted on **03/23/2010**; and the Health Care and Education Reconciliation Act (the Reconciliation Act), was enacted on **03/30/2010**. The Affordable Care Act and the Reconciliation Act reorganize, amend, and add to the provisions in part A of title XXVII of the Public Health Service Act (PHS Act) relating to group health plans and health insurance issuers in the group and individual markets. The term "group health plan" includes both insured and self-insured group health plans. The Affordable Care Act adds section 715(a)(1) to the Employee Retirement Income Security Act (ERISA) and section 9815(a)(1) to the Internal Revenue Code (IRC) to incorporate the provisions of part A of title XXVII of the PHS Act into ERISA and IRC, and make them applicable to group health plans,

and health insurance issuers providing health insurance coverage in connection with group health plans. The interim rule is designed to ease the transaction of the healthcare industry into the reforms established by the Affordable Care Act by allowing for gradual implementation of reforms through a reasonable grandfathering rule. A more detailed description of the basis for the interim final rule and other regulatory alternatives considered are included in the interim rule. IRS has also issued a proposed rule on group health plans and health insurance coverage rules regarding the status as a grandfathered health plan which is outlined in the following paragraph. The interim final rule is effective **06/14/2010**, except that the amendments to 26 CFR 54.9815-2714T, 29 CFR 2590.715-2714, and 45 CFR 147.120 are effective **07/12/2010**. Comments are due **08/16/2010**. Copies of the interim final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14488.pdf>. *Federal Register*, Vol. 75, No. 116, 06/17/2010, 34538-34570.

- IRS has issued a proposed rule regarding group health plans and health insurance coverage rules relating to status as a grandfathered health plan under the Patient Protection and Affordable Care Act (Affordable Care Act). As highlighted in the previous paragraph, IRS has also issued an interim final rule under the provisions of the Affordable Care Act dealing with rules relating to status as a grandfathered health plan. IRS has issued the temporary rule at the same time that the Employee Benefits Security Administration of the U.S. Department of Labor and the Office of Consumer Information and Insurance Oversight of the U.S. Department of Health and Human Services have issued substantially similar interim final rules with respect to group health plans and health insurance coverage offered in connection with a group health plan under the Employee Retirement Income Security Act and the Public Health Service Act. The interim rule provides guidance to employers, group health plans, and health insurance issuers providing group health insurance coverage. The text of the interim rule also serves as the text of the proposed rule. Comments are due **09/15/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14487.pdf>. *Federal Register*, Vol. 75, No. 116, 06/17/2010, 34571-34572.

### **Treasury Seeks Comment on Analysis of Financial Markets on Long Term Availability and Affordability of Insurance for Terrorism Risk.**

Treasury seeks comment on the analysis by the president's working group on financial markets on the long-term availability and affordability of insurance for terrorism risk. The Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, requires the president's working group on financial markets (Group) to perform an on-going analysis regarding the long-term availability and affordability of insurance for terrorism risk. The Group is comprised of the Secretary of the Treasury, the Chairman of the Board of Governors of the Federal Reserve System, the Chairman of the Securities and Exchange Commission, and the Chairman of the Commodity Futures Trading Commission (or their designees). The Group is required to submit a report to Congress in 2010 and another report again in 2013. Treasury solicits comments generally, as well as in response to several specific questions as outlined in the notice. Comments are due **08/02/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14639.pdf>. *Federal Register*, Vol. 75, No. 116, 06/17/2010, 34530-34533.

### **FHFA Issues Proposed Rule on Conservatorship and Receivership.**

The Federal Housing Finance Agency (FHFA) has issued a proposed rule to establish a framework for conservatorship and receivership operations for the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (Freddie Mac), and the Federal Home Loan Banks (collectively, the regulated entities), as contemplated by the Housing and Economic Recovery Act of 2008 (HERA). HERA amended the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 by adding, among other provisions, section 1367, Authority Over Critically Undercapitalized Regulated Entities. The proposed rule will implement this provision, and is designed to ensure that the operations advance FHFA's critical safety and soundness and mission requirements. As proposed, the rule seeks to protect the public interest in the transparency of conservatorship and receivership operations for the regulated entities. Comments are due **09/07/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-16723.pdf>. *Federal Register*, Vol. 75, No. 131, 07/09/2010, 39462-39472.

### **FHFA Issues Notice on New System of Records for Compensation Information Provided by Regulated Entities.**

FHFA has issued a notice to announce it revised the proposed system of records notice that was published in the *Federal Register* on **05/10/2010**. The system of records is entitled the Compensation Information Provided by the Regulated Entities (FHFA-4), which will contain compensation-related information on entities regulated by FHFA; namely, the Federal Home Loan Banks, the Federal Home Loan Mortgage Corporation (Freddie Mac), and the Federal National Mortgage Association (Fannie Mae). The system of records notice will replace the proposed system of records notice published in the *Federal Register* on **05/10/2010**. The information in the system of records is needed for FHFA staff members to make and support determinations relating to compensation consistent with the safety and soundness responsibilities of FHFA. The system of records is effective **06/21/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14912.pdf>. *Federal Register*, Vol. 75, No. 118, 06/21/2010, 35028-35030.

### **SBA Issues Peg Rate.**

The Small Business Administration (SBA) publishes 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 July-September 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 (see 13 CFR 120.801) 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/2010-15856.pdf>. *Federal Register*, Vol. 75, No. 125, 06/30/2010, 37872-37873.

### **FSA Seeks Comment on Revisions to Information Collection Regarding FLP General Program Administration.**

The Farm Service Agency (FSA) seeks comment on revisions to an existing information collection that supports Farm Loan Programs (FLP) for the General

Program Administration. FSA has established requirements that are applicable to both making and servicing direct loans, as specified in 7 CFR part 761. Information collections are necessary to ensure that program applicants and participants meet statutory eligibility requirements, loan funds are used for authorized purposes, and FSA's interest in security is adequately protected. Specific information collection requirements include: (1) financial information in the form of a balance sheet and cash flow projection used in loan making and servicing decisions; (2) information needed to establish joint bank accounts in which loan funds, proceeds derived from the sale of loan security and insurance proceeds may be deposited; (3) collateral pledges from financial institutions when the balance of a supervised bank account will exceed \$100,000; and (4) documents showing that construction plans and specifications comply with state and local building standards. Comments are due **08/16/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14428.pdf>. *Federal Register*, Vol. 75, No. 115, 06/16/2010, 34093-34094.

### **FCA Issues ANPR on Tier 1 and Tier 2 Capital Standards.**

The Farm Credit Administration (FCA) has issued an advance notice of proposed rulemaking (ANPR) as it is considering the promulgation of Tier 1 and Tier 2 capital standards for Farm Credit System (System) institutions. The Tier 1/Tier 2 capital structure would be similar to the capital tiers delineated in the Basel Accord that the other federal financial regulatory agencies have adopted for the banking organizations they regulate. FCA seeks comments to facilitate the development of the regulatory capital framework, including new minimum risk-based and leverage ratio capital requirements that take into consideration both the System's cooperative structure of primarily wholesale banks owned by retail lender associations that are, in turn, owned by their member borrowers, and the System's status as a government-sponsored enterprise. Comments are due **11/05/2010**. Copies of the ANPR may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-16457.pdf>. *Federal Register*, Vol. 75, No. 130, 07/08/2010, 39392-39411.

### **RHS Seeks Comment on Revisions to Information Collection on Real Estate Title Clearance and Loan Closing.**

The Rural Housing Service (RHS) seeks comment on revisions to an existing information collection entitled

Real Estate Title Clearance and Loan Closing. Section 501 of Title V of the Housing Act of 1949, as amended, authorizes the Secretary of Agriculture to extend financial assistance to construct, improve, alter, repair, replace or rehabilitate dwellings, farm buildings, and/or related facilities to provide decent, safe and sanitary living conditions and adequate farm buildings and other structures in rural areas. Title clearance is required to assure RHS that the loan is legally secured and has the required lien priority. RHS will be collecting information to assure that those participating in the program remain eligible to proceed with loan closing and to ensure that loans made with federal funds are legally secured. The information requested is used by the United States Department of Agriculture personnel to verify that the required lien position has been obtained. The information is collected at the field office responsible for processing a loan application through loan closing. The information is also used to ensure the program is administered in a manner consistent with legislative and administrative requirements. If not collected, RHS would be unable to determine if the loan is adequately and legally secured. Comments are due **08/17/2010**. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14823.pdf>. *Federal Register*, Vol. 75, No. 117, 06/18/2010, 34684-34685.

#### **CFTC Issues Proposed Rule on Co-Location and Proximity Hosting Services.**

The Commodity Futures Trading Commission (CFTC) has issued a proposed rule that requires Designated Contract Markets (DCMs), Derivatives Transaction Execution Facilities (DTEFs), and Exempt Commercial Markets (ECMs) that list significant price discovery contracts (SPDCs) that offer co-location and/or proximity hosting services to market participants to have equal access to co-location and/or proximity hosting services without artificial barriers that act to exclude some market participants from accessing these services or that act to bar otherwise qualified third-party vendors from providing these services. The proposed rule also addresses fees for these services and would require that fees be equitable, uniform, and non-discriminatory, while taking into account the different level of services that may be required by various market participants and requires DCMs, DTEFs, and ECMs with SPDCs, that offer co-location and/or proximity hosting services, to disclose publicly, via their websites, the longest, shortest, and average latencies for each connectivity option. Finally, the proposed rule would require DCMs, DTEFs, and ECMs with SPDCs, that approve third-parties to provide co-location and/or proximity hosting services

to ensure they have sufficient agreements in place to obtain all information necessary from those third-parties to carry out their self-regulatory obligations and other obligations under the Commodity Exchange Act and CFTC Regulations. Comments are due **07/12/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-13613.pdf>. *Federal Register*, Vol. 75, No. 112, 06/11/2010, 33198-33202.

#### **SEC Issues Proposed Rule on Investment Company Advertising: Target Date Retirement Fund Names and Marketing.**

The Securities and Exchange Commission (SEC) has issued a proposed rule to amend rule 482 under the Securities Act and rule 34b-1 under the Investment Company Act that, if adopted, would require a target date retirement fund that includes the target date in its name to disclose the fund's asset allocation at the target date immediately adjacent to the first use of the fund's name in marketing materials. SEC has also proposed amendments to rule 482 and rule 34b-1 that, if adopted, would require marketing materials for target date retirement funds to include a table, chart, or graph depicting the fund's asset allocation over time, together with a statement that would highlight the fund's final asset allocation. In addition, SEC has proposed to amend rule 482 and rule 34b-1 to require a statement in marketing materials to the effect that a target date retirement fund should not be selected based solely on age or retirement date, is not a guaranteed investment, and the stated asset allocations may be subject to change. Finally, SEC has proposed amendments to rule 156 under the Securities Act that, if adopted, would provide additional guidance regarding statements in marketing materials for target date retirement funds and other investment companies that could be misleading. The amendments are intended to provide enhanced information to investors concerning target date retirement funds and reduce the potential for investors to be confused or misled regarding these and other investment companies. Comments are due **08/23/2010**. Copies of the proposed rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15012.pdf>. *Federal Register*, Vol. 75, No. 120, 06/23/2010, 35920-35945.

#### **NCUA Issues Final Rule on Technical Amendments.**

The National Credit Union Administration (NCUA) has issued a final rule which amends a number of its regulations to make minor technical corrections. The

amendments update the regulations and make other grammatically necessary corrections. The amendments are intended to provide helpful changes to NCUA's regulations. The final rule is effective **06/18/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14201.pdf>. *Federal Register*, Vol. 75, No. 117, 06/18/2010, 34619-34623.

**NCUA Issues Final Rule on Chartering and Field of Membership for Federal Credit Unions.**

NCUA has issued a final rule which amends its chartering and field of membership manual to update its community chartering policies. The amendments include using objective and quantifiable criteria to determine the existence of a local community and defining the term "rural district." The amendments clarify NCUA's marketing plan requirements for credit unions converting to or expanding their community charters and define the term "in danger of insolvency" for emergency merger purposes. The final rule is effective **07/26/2010**. Copies of the final rule may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-15130.pdf>. *Federal Register*, Vol. 75, No. 122, 06/25/2010, 36257-36270.

**NCUA Announces Application Period on Community Development Revolving Loan Fund for Credit Unions.**

NCUA has announced it will accept applications for participation in the Community Development Revolving Loan Fund's (Fund's) Loan Program beginning in June 2010, subject to availability of funds. The Fund's total appropriation for loans is \$13.4 million. Applications and procedures for the 2010 Fund Loan Program will be posted to the NCUA website. The purpose of the Fund is to assist officially designated "low-income" credit unions in providing basic financial services to residents in their communities that result in increased income, home ownership, and employment. The Fund makes available low interest loans in the aggregate amount of \$300,000 to qualified participating "low-income" designated credit unions. Fund participation is limited to existing credit unions with an official "low-income" designation. Applications can be submitted starting on **06/11/2010** and closing when funding is exhausted. Copies of the notice may be obtained from the Association office or viewed at: <http://edocket.access.gpo.gov/2010/pdf/2010-14652.pdf>. *Federal Register*, Vol. 75, No. 116, 06/17/2010, 34488.

## 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>Commodity Futures Trading Commission (CFTC)</b>	Co-Location and Proximity Hosting Services.	<i>Federal Register</i> , Vol. 75, No. 112, 06/11/2010, 33198-33202.	<b>Jul. 12, 2010</b>
<b>Farm Credit Administration (FCA)</b>	Loan Policies and Operations and Loan Purchases from FDIC.	<i>Federal Register</i> , Vol. 75, No. 95, 05/18/2010, 27660-27662.	<b>Jul. 19, 2010</b>
* <b>FCA</b>	Tier 1 and Tier 2 Capital Standards.	<i>Federal Register</i> , Vol. 75, No. 130, 07/08/2010, 39392-39411.	<b>Nov. 05, 2010</b>
* <b>Farm Service Agency (FSA)</b>	Revisions to Information Collection Regarding FLP General Program Administration.	<i>Federal Register</i> , Vol. 75, No. 115, 06/16/2010, 34093-34094.	<b>Aug. 16, 2010</b>
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Making of Special Reporting Analysis and Contingent Resolution Plans at Certain Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 75, No. 94, 05/17/2010, 27464-27471.	<b>Jul. 16, 2010</b>
<b>FDIC</b>	Revisions to Call Report and Thrift Financial Report Information Collection.	<i>Federal Register</i> , Vol. 75, No. 98, 05/21/2010, 28612-28616.	<b>Jul. 20, 2010</b>
* <b>FDIC</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36016-36022.	<b>Jul. 26, 2010</b>
* <b>FDIC</b>	Community Reinvestment Act Regulation Hearings.	<i>Federal Register</i> , Vol. 75, No. 120, 06/23/2010, 35686-35689.	<b>Aug. 31, 2010</b>
<b>Federal Housing Finance Agency (FHFA)</b>	Enterprise Duty to Serve Underserved Markets.	<i>Federal Register</i> , Vol. 75, No. 108, 06/07/2010, 32099-32117.	<b>Jul. 22, 2010</b>
* <b>FHFA</b>	Conservatorship and Receivership.	<i>Federal Register</i> , Vol. 75, No. 131, 07/09/2010, 39462-39472.	<b>Sep. 07, 2010</b>
<b>Federal Reserve System (FRB)</b>	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 75, No. 79, 04/26/2010, 21950.	Issued: <b>Apr. 26, 2010</b>  Comments due anytime during the next 6 months.
<b>FRB</b>	Revisions to Call Report and Thrift Financial Report	<i>Federal Register</i> , Vol. 75, No. 98,	<b>Jul. 20, 2010</b>

	Information Collection.	05/21/2010, 28612-28616.	
*	<b>FRB</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36016-36022.
*	<b>FRB</b>	Revisions to Intermittent Survey of Businesses Information Collection.	<i>Federal Register</i> , Vol. 75, No. 114, 06/15/2010, 33805-33806.
*	<b>FRB</b>	<b>NOTICE:</b> Public Hearings on HMDA.	<i>Federal Register</i> , Vol. 75, No. 118, 06/21/2010, 35030-35033.  (Public hearings are scheduled as follows: <b>Jul. 15, 2010</b> in Atlanta; <b>Aug. 05, 2010</b> in San Francisco; <b>Sep. 16, 2010</b> in Chicago; and <b>Sep. 24, 2010</b> in Washington, D.C.)
*	<b>FRB</b>	Community Reinvestment Act Regulation Hearings.	<i>Federal Register</i> , Vol. 75, No. 120, 06/23/2010, 35686-35689.
*	<b>Financial Crimes Enforcement Network (FinCEN)</b>	BSA Regulations Relating to Prepaid Access.	<i>Federal Register</i> , Vol. 75, No. 123, 06/28/2010, 36589-36608.
	<b>Housing and Urban Development, Dept. of (HUD)</b>	Temporary Exemption from FHA's Regulation on Property Flipping.	<i>Federal Register</i> , Vol. 75, No. 98, 05/21/2010, 28632-28634.  (Notice is effective: <b>Feb. 01, 2010</b> through <b>Feb. 01, 2011</b> .)
*	<b>HUD</b>	Interpretive Rule on RESPA Home Warranty Companies' Payments to Real Estate Brokers and Agents.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36271-36273.  (Interpretive rule effective: <b>Jun. 25, 2010</b> .)
	<b>HUD</b>	RESPA "Required Use" Prohibition.	<i>Federal Register</i> , Vol. 75, No. 106, 06/03/2010, 31334-31338.
	<b>Internal Revenue Service (IRS)</b>	Modifications of Debt Instruments.	<i>Federal Register</i> , Vol. 75, No. 107, 06/04/2010, 31736-31738.  (Outlines of topics for public hearing on <b>Sep. 08, 2010</b> due: <b>Aug. 11, 2010</b> .)
	<b>IRS</b>	<b>INTERIM FINAL RULE:</b>	<i>Federal Register</i> , Vol. <b>Aug. 11, 2010</b>

	Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26.	75, No. 92, 05/13/2010, 27122-27140.	(Interim final rule is effective: <b>Jul. 12, 2010</b> , and generally applies to group health plans and group health insurance issuers for plan years beginning on or after <b>Sep. 23, 2010</b> .)
	<b>TEMPORARY RULE:</b> Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26.	<i>Federal Register</i> , Vol. 75, No. 92, 05/13/2010, 27141-27142.	<b>Aug. 11, 2010</b>
*	<b>IRS</b>	<b>INTERIM FINAL RULE:</b> Group Health Plans and Health Insurance Coverage.	<b>Aug. 16, 2010</b>  (Interim final rule effective: <b>Jun. 14, 2010</b> except amendments to 26 CFR 54.9815-2714T, 29 CFR 2590.715-2714 and 45 CFR 147.120 effective: <b>Jul. 12, 2010</b> .)
*	<b>IRS</b>	Group Health Plans and Health Insurance Coverage.	<b>Sep. 15, 2010</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	Revisions to Call Report and Thrift Financial Report Information Collection.	<b>Jul. 20, 2010</b>
*	<b>OCC</b>	Community Reinvestment Act Regulations.	<b>Jul. 26, 2010</b>
*	<b>OCC</b>	Community Reinvestment Act Regulation Hearings.	<b>Aug. 31, 2010</b>
	<b>Office of Thrift Supervision (OTS)</b>	Revisions to Thrift Financial Report.	<b>Jan. 22, 2010</b>  (The regulatory reporting revisions take effect: <b>Mar. 31, 2010</b> and <b>Dec. 31, 2010</b> .)

	<b>OTS</b>	Revisions to Call Report and Thrift Financial Report Information Collection.	<i>Federal Register</i> , Vol. 75, No. 98, 05/21/2010, 28612-28616.	<b>Jul. 20, 2010</b>
*	<b>OTS</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36016-36022.	<b>Jul. 26, 2010</b>
*	<b>OTS</b>	Savings Association Holding Company Report H-(b)11.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36152.	<b>Jul. 26, 2010</b>
*	<b>OTS</b>	Community Reinvestment Act Regulation Hearings.	<i>Federal Register</i> , Vol. 75, No. 120, 06/23/2010, 35686-35689.	<b>Aug. 31, 2010</b>
	<b>Rural Housing Service (RHS)</b>	Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 75, No. 96, 05/19/2010, 27949-27951.	<b>Jul. 19, 2010</b>
*	<b>RHS</b>	Revisions to Information Collection on Real Estate Title Clearance and Loan Closing.	<i>Federal Register</i> , Vol. 75, No. 117, 06/18/2010, 34684-34685.	<b>Aug. 17, 2010</b>
	<b>Securities and Exchange Commission (SEC)</b>	Asset-Backed Securities.	<i>Federal Register</i> , Vol. 75, No. 84, 05/03/2010, 23328-23514.	<b>Aug. 02, 2010</b>
	<b>SEC</b>	Consolidated Audit Trail.	<i>Federal Register</i> , Vol. 75, No. 109, 06/08/2010, 32556-32610.	<b>Aug. 09, 2010</b>
*	<b>SEC</b>	Investment Company Advertising: Target Date Retirement Fund Names and Marketing.	<i>Federal Register</i> , Vol. 75, No. 120, 06/23/2010, 35920-35945.	<b>Aug. 23, 2010</b>
*	<b>Treasury, Dept. of (Treasury)</b>	Analysis of Financial Markets on Long Term Availability and Affordability of Insurance for Terrorism Risk.	<i>Federal Register</i> , Vol. 75, No. 116, 06/17/2010, 34530-34533.	<b>Aug. 02, 2010</b>

\* 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>
<b>Commodity Futures Trading Commission (CFTC)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	<b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
<b>Federal Deposit Insurance Corporation (FDIC)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	<b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
* <b>FDIC</b>	Updated Listing of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 75, No. 114, 06/15/2010, 33804-33805.  <i>Federal Register</i> , Vol. 75, No. 123, 06/28/2010, 36656.  <i>Federal Register</i> , Vol. 75, No. 128, 07/06/2010, 38811-38812.  <i>Federal Register</i> , Vol. 75, No. 128, 07/06/2010, 38812.  <i>Federal Register</i> , Vol. 75, No. 128, 07/06/2010, 38812.	Issued: <b>Jun. 15, 2010</b>  Issued: <b>Jun. 28, 2010</b>  Issued: <b>Jul. 06, 2010</b>  Issued: <b>Jul. 06, 2010</b>  Issued: <b>Jul. 06, 2010</b>
* <b>FDIC</b>	Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36395-36414.	<b>Jun. 25, 2010</b>
* <b>FDIC</b>	Extension of TAG Program.	<i>Federal Register</i> , Vol. 75, No. 123, 06/28/2010, 36506-36511.	<b>Jun. 28, 2010</b>
* <b>Federal Financial Institutions Examination Council (FFIEC)</b>	<b>NOTICE:</b> Amendment to Rules Governing Chairperson and Vice Chairperson of Appraisal Subcommittee.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36088-36089.	<b>Jun. 24, 2010</b>
* <b>Federal Housing Finance Agency (FHFA)</b>	<b>NOTICE:</b> New System of Records for Compensation Information Provided by Regulated Entities.	<i>Federal Register</i> , Vol. 75, No. 118, 06/21/2010, 35028-35030.	<b>Jun. 21, 2010</b>

	<b>Federal Reserve System (FRB)</b>	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.	<b>Oct. 01, 2009</b>  (Sec. 226.35(b)(3) effective: <b>Apr. 01, 2010</b> ; but for loans secured by manufactured housing <b>Oct. 01, 2010</b> .)
	<b>FRB</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	<b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012</b> .)
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Revised Information Collection on Report of Selected Balance Sheet Items for Discount Window Borrowers and Report of Terms of Credit Cards Plans.	<i>Federal Register</i> , Vol. 75, No. 114, 06/15/2010, 33807-33810.	Issued: <b>Jun. 15, 2010</b>
*	<b>FRB</b>	Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36395-36414.	<b>Jun. 25, 2010</b>
	<b>FRB</b>	Regulation DD.	<i>Federal Register</i> , Vol. 75, No. 107, 06/04/2010, 31673-31676.	<b>Jul. 06, 2010</b>  (Sec. 230.11(a)(1)(i) effective: <b>Oct. 01, 2010</b> .)
*	<b>FRB</b>	<b>CORRECTION:</b> Regulation E.	<i>Federal Register</i> , Vol. 75, No. 114, 06/15/2010, 33681.	<b>Jul. 06, 2010</b>
*	<b>FRB</b>	<b>NOTICE:</b> Public Hearings on HMDA.	<i>Federal Register</i> , Vol. 75, No. 118, 06/21/2010, 35030-35033.	Public hearings are scheduled as follows: <b>Jul. 15, 2010</b> in Atlanta; <b>Aug. 05, 2010</b> in San Francisco; <b>Sep. 16, 2010</b> in Chicago; and <b>Sep. 24, 2010</b> in Washington, D.C.  (Comments due: <b>Aug. 20, 2010</b> .)
*	<b>FRB</b>	Daylight Overdraft Posting Rules.	<i>Federal Register</i> , Vol. 75, No. 121, 06/24/2010, 36089-36091.	<b>Aug. 02, 2010</b>

<b>FRB</b>	Prepaid Gift Cards under Regulation E.	<i>Federal Register</i> , Vol. 75, No. 62, 04/01/2010, 16580-16621.	<b>Aug. 22, 2010</b>
*	<b>FRB</b>	Regulation Z.	<p><i>Federal Register</i>, Vol. 75, No. 124, 06/29/2010, 37526-37592.</p> <p>Mandatory compliance for the amendments to Secs. 226.9, 226.52, and 226.59, and the amendments to Model Forms G-20 and G-22 in Appendix G to Part 226, is <b>Aug. 22, 2010</b>.</p> <p>Amendments to the change-in-terms disclosures in Model Forms G-18(F) and G-18(G) also have a mandatory compliance date of <b>Aug. 22, 2010</b>.</p> <p>Mandatory compliance for the amendments to the penalty fee disclosures in Sec. 226.5a, 226.6, 226.7, and 226.56, and in Model Forms G-10(B), G-10(C), G-10(E), G-17(B), G-17(C), G-18(B), G-18(D), G-18(F), G-18(G), G-21, G-25(A), and G-25(B) in Appendix G to Part 226, is <b>Dec. 01, 2010</b>.</p>
<b>FRB</b>	Fair Credit Reporting Risk-Based Pricing Regulations.	<i>Federal Register</i> , Vol. 75, No. 10, 01/15/2010, 2724-2784.	<b>Jan. 01, 2011</b>
<b>Federal Trade Commission (FTC)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	<p><b>Dec. 31, 2009</b></p> <p>(Certain amendments effective: <b>Jan. 01, 2012</b>.)</p>

	<b>FTC</b>	Fair Credit Reporting Risk-Based Pricing Regulations.	<i>Federal Register</i> , Vol. 75, No. 10, 01/15/2010, 2724-2784.	<b>Jan. 01, 2011</b>
	<b>Financial Crimes Enforcement Network (FinCEN)</b>	BSA Regulations Defining Mutual Funds as Financial Institutions.	<i>Federal Register</i> , Vol. 75, No. 71, 04/14/2010, 19241-19245.	<b>May 14, 2010</b>  (Mutual Funds must comply with 31 CFR 103.33 by: <b>Jan. 10, 2011.</b> )
	<b>Housing and Urban Development, Dept. of (HUD)</b>	Temporary Exemption from FHA's Regulation on Property Flipping.	<i>Federal Register</i> , Vol. 75, No. 98, 05/21/2010, 28632-28634.	<b>Feb. 01, 2010</b> through <b>Feb. 01, 2011</b>
*	<b>HUD</b>	Interpretive Rule on RESPA Home Warranty Companies' Payments to Real Estate Brokers and Agents.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36271-36273.	<b>Jun. 25, 2010</b>  (Comments due: <b>Jul. 26, 2010.</b> )
	<b>Internal Revenue Service (IRS)</b>	Diversification Requirements for Certain Defined Contribution Plans.	<i>Federal Register</i> , Vol. 75, No. 96, 05/19/2010, 27927-27934.	<b>May 19, 2010</b>  (Regulations apply for plan years beginning on or after <b>Jan. 01, 2011.</b> )
*	<b>IRS</b>	Built-in Gains and Losses under IRC Section 382(h).	<i>Federal Register</i> , Vol. 75, No. 115, 06/16/2010, 33990-33992.	<b>Jun. 11, 2010</b>
*	<b>IRS</b>	<b>INTERIM FINAL RULE:</b> Group Health Plans and Health Insurance Coverage.	<i>Federal Register</i> , Vol. 75, No. 116, 06/17/2010, 34538-34570.	<b>Jun. 14, 2010</b> except amendments to 26 CFR 54.9815-2714T, 29 CFR 2590.715-2714 and 45 CFR 147.120 effective: <b>Jul. 12, 2010</b>  (Comments due: <b>Aug. 16, 2010.</b> )
*	<b>IRS</b>	Interest and Penalty Suspension Provisions under IRC Section 6404(g).	<i>Federal Register</i> , Vol. 75, No. 115, 06/16/2010, 33992-33995.	<b>Jun. 16, 2010</b>  (Applies to interest relating to listed transactions and undisclosed reportable transactions accruing before, on or after <b>Oct. 03, 2004.</b> )
	<b>IRS</b>	<b>INTERIM FINAL RULE:</b> Group Health Plans and Health Insurance Issuers Relating to Dependent	<i>Federal Register</i> , Vol. 75, No. 92, 05/13/2010, 27122-27140.	<b>Jul. 12, 2010</b>  (Interim final rule generally applies to

	Coverage of Children to Age 26.		group health plans and group health insurance issuers for plan years beginning on or after <b>Sep. 23, 2010.</b>  (Comments due: <b>Aug. 11, 2010.</b> )  (Comments due: <b>Aug. 11, 2010.</b> )
	<b>TEMPORARY RULE:</b> Group Health Plans and Health Insurance Issuers Relating to Dependent Coverage of Children to Age 26.	<i>Federal Register</i> , Vol. 75, No. 92, 05/13/2010, 27141-27142.	
	<b>National Credit Union Administration (NCUA)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.  <b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
*	NCUA	Application Period on Community Development Revolving Loan Fund for Credit Unions.	<i>Federal Register</i> , Vol. 75, No. 116, 06/17/2010, 34488.  Applications can be submitted starting on <b>Jun. 11, 2010.</b>
*	NCUA	Technical Amendments.	<i>Federal Register</i> , Vol. 75, No. 117, 06/18/2010, 34619-34623.  <b>Jun. 18, 2010</b>
*	NCUA	Chartering and Field of Membership for Federal Credit Unions.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36257-36270.  <b>Jul. 26, 2010</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.  <b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
*	OCC	Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 75, No. 122, 06/25/2010, 36395-36414.  <b>Jun. 25, 2010</b>
	<b>Office of Thrift Supervision (OTS)</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.  <b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
*	OTS	Definitions Affecting Savings Association Money Market Deposit Accounts.	<i>Federal Register</i> , Vol. 75, No. 113, 06/14/2010, 33501-33502.  <b>Jun. 14, 2010</b>
*	OTS	Sound Incentive	<i>Federal Register</i> , Vol. <b>Jun. 25, 2010</b>

	Compensation Policies.	75, No. 122, 06/25/2010, 36395-36414.	
<b>Securities and Exchange Commission (SEC)</b>	Interactive Data to Improve Financial Reporting.	<i>Federal Register</i> , Vol. 74, No. 26, 02/10/2009, 6776-6821.	<b>Apr. 13, 2009</b> through <b>Oct. 31, 2014</b>
<b>SEC</b>	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: <b>May 01, 2009.</b>  Sec. 230.151A effective: <b>Jan. 12, 2011.</b>
<b>SEC</b>	<b>INTERIM FINAL TEMPORARY RULE EXTENSION:</b> Eligible Credit Default Swaps.	<i>Federal Register</i> , Vol. 74, No. 179, 09/17/2009, 47719-47725.	<b>Sep. 17, 2009</b>  (Expiration date for the Interim final rule extended from <b>Sep. 25, 2009</b> to <b>Nov. 30, 2010.</b> )
<b>SEC</b>	<b>INTERIM FINAL TEMPORARY RULE:</b> Disclosure of Certain Money Market Fund Portfolio Holdings.	<i>Federal Register</i> , Vol. 74, No. 183, 09/23/2009, 48376-48381.	<b>Sep. 18, 2009</b> through <b>Sep. 17, 2010</b>
<b>SEC</b>	<b>EXTENDED:</b> Compliance Date for Filing Attestation Reports by Non-Accelerated Filers.	<i>Federal Register</i> , Vol. 74, No. 200, 10/19/2009, 53628-53631.	<b>Dec. 18, 2009</b>  (Sec. 210.2-02T and 229.308T effective through: <b>Dec. 15, 2010.</b> )
<b>SEC</b>	Model Privacy Form.	<i>Federal Register</i> , Vol. 74, No. 229, 12/01/2009, 62890-62994.	<b>Dec. 31, 2009</b>  (Certain amendments effective: <b>Jan. 01, 2012.</b> )
<b>SEC</b>	Extension of Certain Filing Accommodations.	<i>Federal Register</i> , Vol. 74, No. 243, 12/21/2009, 67812-67815.	<b>Dec. 31, 2009</b>  (Final rule will apply to asset-backed securities filed on or before <b>Dec. 31, 2010.</b> )
<b>SEC</b>	Money Market Fund Reform.	<i>Federal Register</i> , Vol. 75, No. 42, 03/04/2010, 10060-10120.	<b>May 05, 2010</b>  (Expiration for 17 CFR 270.30b1-6T: <b>Dec. 01, 2010.</b> )
<b>SEC</b>	Regulation SHO.	<i>Federal Register</i> , Vol. 75, No. 46, 03/10/2010, 11232-11325.	<b>May 10, 2010</b>  (Compliance date: <b>Nov. 10, 2010.</b> )

<b>SEC</b>	Amendment to Municipal Securities Disclosure.	<i>Federal Register</i> , Vol. 75, No. 111, 06/10/2010, 33100-33157.	<b>Aug. 09, 2010</b>  (Part 241 effective: <b>Jun. 10, 2010.</b> )  (Compliance date for municipal securities disclosure: <b>Dec. 01, 2010.</b> )
<b>SEC</b>	Order Making Fiscal Year 2011 Annual Adjustments to Fee Rates.	<i>Federal Register</i> , Vol. 75, No. 86, 05/05/2010, 24757-24769.	<b>Oct. 01, 2010</b>
* <b>Small Business Administration (SBA)</b>	Peg Rate.	<i>Federal Register</i> , Vol. 75, No. 125, 06/30/2010, 37872-37873.	Issued: <b>Jun. 30, 2010</b>
<b>SBA</b>	<b>NOTICE:</b> Waiver Extension on Gulf Opportunity Pilot Loan Program.	<i>Federal Register</i> , Vol. 74, No. 187, 09/29/2009, 49905.	<b>Sep. 30, 2010</b>
<b>SBA</b>	<b>EXTENSION:</b> Export Express Pilot Program.	<i>Federal Register</i> , Vol. 74, No. 238, 12/14/2009, 66175.	Program extended to: <b>Dec. 31, 2010</b>
<b>SBA</b>	<b>EXTENSION:</b> Community Express Pilot Program.	<i>Federal Register</i> , Vol. 75, No. 2, 01/05/2010, 473.	Program extended to: <b>Dec. 31, 2010</b>
<b>SBA</b>	<b>NOTICE:</b> New Markets Tax Credit Pilot Loan Program.	<i>Federal Register</i> , Vol. 71, No. 192, 10/04/2006, 58658-58659.	Program expires: <b>Sep. 30, 2011</b>

\* Denotes new item in the chart