

REGULATORY BULLETIN

IOWA BANKERS ASSOCIATION

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Agencies Seek Comment under EGRPRA.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment on opportunities for regulatory burden reduction. Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA), the agencies are reviewing regulations to identify outdated or otherwise unnecessary regulatory requirements on insured depository institutions and their holding companies. Since February 2024, the agencies published three *Federal Register* documents requesting comment on multiple categories of regulations. This fourth *Federal Register* document seeks comment on the final three categories of regulations: Banking Operations, Capital, and the Community Reinvestment Act, and on agency rules issued in final form as of **07/25/2025**, including those covered by the three prior documents.

Comments are due **10/23/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-25/pdf/2025-14060.pdf>. *Federal Register*, Vol. 90, No. 141, 07/25/2025, 35241-35251.

CFPB Withdraws Rescission of State Official Notification Rule.

The Bureau of Consumer Financial Protection (CFPB) has withdrawn a previously published direct final rule that would have rescinded procedures by which a State official must notify CFPB when the official takes action to enforce the Consumer Financial Protection Act. The final rule published in the *Federal Register* **05/21/2025**, is withdrawn effective **07/21/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-21/pdf/2025-13665.pdf>. *Federal Register*, Vol. 90, No. 137, 07/21/2025, 34165.

CFPB Issues ANPRs on Defining Larger Participants in Several Markets.

- CFPB issued an advance notice of proposed rulemaking (ANPR) seeking information to assist it in considering whether to propose a rule to amend the test to define larger participants in the consumer reporting market established by CFPB's Defining Larger Participants of the Consumer Reporting Market Final Rule published **07/20/2012**. Comments are due **09/22/2025**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-08/pdf/2025-15088.pdf>. *Federal Register*, Vol. 90, No. 151, 08/08/2025, 38409-38412.
- CFPB issued an advance notice of proposed rulemaking (ANPR) seeking information to assist it in considering whether to propose a rule to amend the test to define larger participants in the international money transfer market established by CFPB's Defining Larger Participants of the International Money Transfer Market Final Rule published **09/09/2014**. Comments are due **09/22/2025**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-08/pdf/2025-15090.pdf>. *Federal Register*, Vol. 90, No. 151, 08/08/2025, 38412-38415.
- CFPB issued an advance notice of proposed rulemaking (ANPR) seeking information to assist it in considering whether to propose a rule to amend the test to define larger participants in the automobile financing market established by CFPB's Defining Larger Participants of the Automobile Financing Market and Defining Certain Automobile Leasing Activity as a Financial Product or Service Final Rule published **06/30/2015**. Comments are due **09/22/2025**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-08/pdf/2025-15089.pdf>. *Federal Register*, Vol. 90, No. 151, 08/08/2025, 38415-38418.

- CFPB issued an advance notice of proposed rulemaking (ANPR) seeking information to assist it in considering whether to propose a rule to amend the test to define larger participants in the consumer debt collection market established by CFPB's Defining Larger Participants of the Consumer Debt Collection Market Final Rule published **10/31/2012**. Comments are due **09/22/2025**. The ANPR may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-08/pdf/2025-15091.pdf>. *Federal Register*, Vol. 90, No. 151, 08/08/2025, 38418-38421.

FRB Seeks Comment on Survey of Businesses.

The Board of Governors of the Federal Reserve System (FRB) seeks comment regarding an information collection titled, Intermittent Survey of Businesses. The survey data are used to gather information to enable the Federal Reserve System to carry out its policy and operational responsibilities. Under the guidance of FRB, Reserve Banks survey business contacts as economic developments warrant. The surveys provide FRB members and Reserve Bank presidents real-time insights into economic conditions. The survey is tailored to match current concerns and interests. FRB collects aggregate responses from the Reserve Banks and then distributes the information to FRB members and Reserve Bank presidents. Comments are due **09/15/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-16/pdf/2025-13275.pdf>. *Federal Register*, Vol. 90, No. 134, 07/16/2025, 32008-32009.

FDIC Announces Termination of Receivership.

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for the insured depository institution listed in the notice, was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14906.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37859.

FDIC Proposes to Amend Process to Establish or Relocate Branch or Office.

FDIC issued a proposed rule to amend the processes for an insured State nonmember bank to establish a branch or relocate a main office or branch by eliminating certain filing requirements, reducing processing timelines, updating public notice procedures, and by making corresponding changes to the procedures applicable to the relocation of an insured branch of a foreign bank. Comments are due **09/16/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13568.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33898-33910.

FDIC Seeks Comment on Adjusting and Indexing Certain Regulatory Thresholds.

FDIC seeks comment on a proposed rule that would amend certain regulatory thresholds to reflect inflation. The proposal would generally update thresholds to reflect inflation from the date of initial implementation or the most recent adjustment and provide for future adjustments pursuant to an indexing methodology. The changes would provide a more durable regulatory framework by helping to preserve the level of certain thresholds set forth in FDIC's regulations, thereby avoiding the undesirable and unintended outcome where the scope of applicability for a regulatory requirement changes due solely to inflation rather than actual changes in an institution's size, risk profile, or level of complexity. Comments are due **09/26/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-28/pdf/2025-14132.pdf>. *Federal Register*, Vol. 90, No. 142, 07/28/2025, 35449-35475.

FDIC Withdraws Industrial Bank Related Proposed Rule.

FDIC proposes to withdraw a proposed rule related to parent companies of industrial banks and industrial loan companies. If FDIC decides to make changes in this area, it will do so through a future regulatory action. FDIC has withdrawn the proposed rule published in the *Federal Register* **08/12/2024**, effective **07/18/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13504.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33910-33911.

FDIC Proposes to Amend Supervisory Appeals Guidelines.

FDIC proposes to amend its Guidelines for Appeals of Material Supervisory Determinations to replace the existing Supervision Appeals Review Committee with an independent, standalone office that would consider and decide supervisory appeals. Comments are due **09/19/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13506.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33942-33949.

FDIC Seeks Comment on Filings Submitted by Industrial Banks and Industrial Loan Companies.

FDIC seeks comment on its approach to evaluating the statutory factors applicable to certain filings submitted by industrial banks and industrial loan companies. Comments are due **09/19/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-21/pdf/2025-13589.pdf>. *Federal Register*, Vol. 90, No. 137, 07/21/2025, 34271-34276.

FDIC Seeks Comment on Information Collections.

FDIC seeks comment regarding the following information collections: (a) Interagency Charter and Federal Deposit Insurance Application; and (b) Stress Testing Recordkeeping and Reporting. FDIC uses the information collections as explained in the notice. Comments are due **09/29/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-30/pdf/2025-14399.pdf>. *Federal Register*, Vol. 90, No. 144, 07/30/2025, 35859-35861.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Interagency Policy Statement on Funding and Liquidity Risk Management. In 2010, OCC, Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and National Credit Union Administration (NCUA) (collectively, the agencies), in conjunction with the Conference of State Bank Supervisors, issued a policy statement on funding and liquidity risk management. In 2023, the agencies supplemented their liquidity risk management guidance with an addendum to the policy statement. OCC proposes to revise the information collection to account for all the recordkeeping provisions set forth in the policy statement related to liquidity risk management policies, procedures, and assumptions, and Contingency Funding Plans (CFPs). The information collection currently does not account for the recordkeeping provisions related to CFPs and does not fully account for the recordkeeping provisions related to liquidity risk management policies, procedures, and assumptions. In addition, OCC proposes revision to account for guidance in the 2023 addendum. Comments are due **08/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-28/pdf/2025-14133.pdf>. *Federal Register*, Vol. 90, No. 142, 07/28/2025, 35579-35582.
- OCC seeks comment regarding an information collection titled, Loans in Areas Having Special Flood Hazards. The information collection is required to evidence compliance with the requirements of Federal flood insurance statutes with respect to lenders and servicers. The information collection requirements are outlined in the notice. Comments are due **08/28/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-29/pdf/2025-14253.pdf>. *Federal Register*, Vol. 90, No. 143, 07/29/2025, 35757-35759.

HUD Publishes Regulatory Waiver Requests Granted for 2024 Q4.

The Department of Housing and Urban Development (HUD) is required to publish quarterly *Federal Register* notices of all regulatory waivers that it has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **11/01/2024** and ending **12/31/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-08/pdf/2025-15123.pdf>. *Federal Register*, Vol. 90, No. 151, 08/08/2025, 38484-38499.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **California, Ohio, and Virginia**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14879.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37879-37880.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Arkansas, Florida, Georgia, Illinois, Kansas, Louisiana, Massachusetts**. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13542.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33970-33972.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Florida, Maine, Minnesota, North Carolina, and South Carolina**, as listed in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13541.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33973-33975.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, Arkansas, California, Colorado, Florida, Illinois, Indiana, Kansas, Kentucky, Michigan, Mississippi, Nevada, New Mexico, Oklahoma, South Carolina, Texas, Utah, and Washington**, as listed in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14873.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37866-37870.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Arizona, California, Colorado, Connecticut, Florida, Kentucky, Idaho, Illinois, Louisiana, Nevada, North Carolina, South Carolina, Texas, Utah, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13543.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33966-33969.
- FEMA issued a notice which lists communities in the states of **Delaware, Florida, Illinois, Massachusetts, Michigan, New York, North Carolina, South Carolina, Tennessee, Texas, Virginia, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report,

have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14880.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37874-37876.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Colorado, Idaho, Nevada, Utah, and Wyoming**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14874.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37876-37879.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **North Carolina**, as listed in the table in the notice. Comments are due **10/16/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13544.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33963-33966.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **North Carolina**, as listed in the table in the notice. Comments are due **10/16/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13546.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33972-33973.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Idaho and Oregon**, as listed in the table in the notice. Comments are due **10/16/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13545.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33975-33976.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **New York and Michigan**, as listed in the table in the notice. Comments are due **11/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14881.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37870-37872.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Georgia**, as listed in the table in the notice. Comments are due **11/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14875.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37872-37873.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Pennsylvania**, as listed in the table in the notice. Comments are due **11/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-06/pdf/2025-14876.pdf>. *Federal Register*, Vol. 90, No. 149, 08/06/2025, 37873-37874.

Treasury Seeks Comment on Information Collections.

- The Department of Treasury (Treasury) seeks comment regarding an information collection titled, Assessment of Fees on Large Bank Holding Companies and Nonbank Financial Companies. The Financial Research Fund (FRF) Preauthorized Payment Agreement form will collect information with respect to the final rule (31 CFR part 150) on the assessment of fees on large bank holding companies and nonbank financial companies supervised by the Board of Governors of the Federal Reserve System to cover the expenses of the FRF. Comments are due **09/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-01/pdf/2025-14628.pdf>. *Federal Register*, Vol. 90, No. 146, 08/01/2025, 36283.
- Treasury seeks comment regarding the following information collections: (a) Opinion Letter Applications for Pre-Approved Plans; (b) Application for Determination for Terminating Plan and Distributable Benefits from Employee Pension Benefit Plans; (c) Request for Discharge from Personal Liability Under Internal Revenue Code Section 2204 or 6905; (d) Allocation of Expenses by Real Estate Mortgage Investment Conduits; (e) Notice of Plan Merger or Consolidation, Spinoff, or Transfer of Plan Assets or Liabilities; (f) Notice of Qualified Separate Lines of Business; (g) Reporting Requirements for Widely Held Fixed Investment Trusts; (h) Qualifying Advanced Coal Project Program; and (i) S Corporation Shareholder Stock and Debt Basis Limitations. See the notice for information about each collection. Comments are due **09/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-01/pdf/2025-14630.pdf>. *Federal Register*, Vol. 90, No. 146, 08/01/2025, 36283-36285.

IRS Removes Broker Gross Proceeds Reporting Rule.

The Internal Revenue Service (IRS) issued a final rule regarding gross proceeds reporting by brokers that regularly provide services effectuating digital asset sales. Pursuant to its authority under the Congressional Review Act (CRA), Congress passed a joint resolution disapproving the final rule and the President signed the resolution. Under the joint resolution and by operation of CRA, the final rule has no legal force or effect. IRS removed the final rule from the Code of Federal Regulations (CFR) and reverted the relevant text back to the text that was in effect immediately prior to the effective date of the final rule. The final rule is effective **07/11/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-11/pdf/2025-12967.pdf>. *Federal Register*, Vol. 90, No. 131, 07/11/2025, 30825-30826.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, U.S. Individual Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance. Sections 6011 and 6012 of the Internal Revenue Code require individuals to prepare and file income tax returns annually. The forms, schedules, and attachments are used by individuals to report income tax liability. See the notice for a list of forms within the information collection. Comments are due **09/15/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-16/pdf/2025-13304.pdf>. *Federal Register*, Vol. 90, No. 134, 07/16/2025, 32111-32115.
- IRS seeks comment regarding an information collection titled, Proceeds from Real Estate Transactions. Internal Revenue Code section 6045(e) and the regulations thereunder require persons treated as real estate brokers to submit an information return to IRS to report the gross proceeds from real estate transactions. Form 1099-S is used for this purpose. IRS uses the information to verify compliance with the reporting rules regarding real estate transactions. Comments are due **09/15/2025**. The notice may be

viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-16/pdf/2025-13338.pdf>. *Federal Register*, Vol. 90, No. 134, 07/16/2025, 32115-32116.

- IRS seeks comment regarding an information collection titled, U.S. Trust and Estate Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance. The forms, schedules, and attachments within the information collection are used by trusts and estates to report income tax liability. There have been changes in regulatory guidance related to various forms of the collection. Comments are due **09/22/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-23/pdf/2025-13802.pdf>. *Federal Register*, Vol. 90, No. 139, 07/23/2025, 34734-34737.

FHFA Proposes to Repeal Fair Lending, Fair Housing, and Equitable Housing Finance Plans.

The Federal Housing Finance Agency (FHFA) seeks comment regarding a proposed rule to repeal the Fair Lending, Fair Housing, and Equitable Housing Finance Plans regulation, 12 CFR Part 1293. The Federal Housing Enterprises Financial Safety and Soundness Act authorizes FHFA to exercise general regulatory authority over the Federal National Mortgage Corporation (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), and Federal Home Loan Banks (FHLBanks). FHFA published its proposed regulation on Fair Lending, Fair Housing, Equitable Housing Finance Plans **04/26/2023**, and its final rule **05/16/2024**. FHFA was not required by statute to publish the regulation. Pursuant to Executive Order 14219, FHFA reviewed its regulations for consistency with law and Administration policy. FHFA also reviewed existing FHFA regulations with a goal of improving prudence and financial responsibility in the expenditure of funds, alleviating unnecessary regulatory burdens, avoiding confusion in roles and responsibilities with other agencies having primary jurisdiction, and avoiding duplicative statements of FHFA authorities. In furtherance of these goals, FHFA proposes to repeal 12 CFR part 1293. Comments are due **09/26/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-28/pdf/2025-14183.pdf>. *Federal Register*, Vol. 90, No. 142, 07/28/2025, 35475-35483.

SBA Issues Peg and Military Reservist Economic Injury Disaster Loan Rates.

- The Small Business Administration (SBA) publishes an interest rate called the Optional Peg Rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **4.63** percent for the July-September quarter of FY 2025. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any Third-Party Lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-29/pdf/2025-14247.pdf>. *Federal Register*, Vol. 90, No. 143, 07/29/2025, 35748.
- SBA publishes an interest rate for Military Reservist Economic Injury Disaster Loans (13 CFR 123.512) on a quarterly basis. The interest rate will be **4.000** percent for loans approved on or after **07/31/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-05/pdf/2025-14751.pdf>. *Federal Register*, Vol. 90, No. 148, 08/05/2025, 37616.

SBA Adjusts SBIC Fees for Inflation.

SBA announced the annual inflation adjustment to the licensing and examination fees charged in the Small Business Investment Company (SBIC) program as required under the SBIC program regulations. The SBIC program fees identified in the notice are effective **10/01/2025** and will not require further inflation adjustment prior to the release of the June 2026 Consumer Price Index for All Urban Consumers (CPI-U), as calculated by the U.S. Bureau of Labor Statistics. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-01/pdf/2025-14516.pdf>. *Federal Register*, Vol. 90, No. 146, 08/01/2025, 36273.

RUS Seeks Comment on Settlement of Debt by Electric Borrowers Information Collection.

RUS seeks comment regarding an information collection titled, 7 CFR part 1717, subpart Y, Settlement of Debt Owed by Electric Borrowers. RUS makes mortgage loans and loan guarantees to electric systems to provide and improve electric service in rural areas pursuant to the Rural Electrification Act. Only those electric borrowers that are unable to fully repay their debts to the Government and who apply to RUS for relief will be affected by the information collection. The information collected is similar to that which any prudent lender would require to determine whether debt settlement is required and the amount of relief that is needed. Comments are due **09/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-01/pdf/2025-14646.pdf>. *Federal Register*, Vol. 90, No. 146, 08/01/2025, 36127-36128.

RHS Announces NOFO for Native Community Development Bank Relending Demonstration Program.

The Rural Housing Service (RHS) issued a notice of funding opportunity (NOFO) under its Native Community Development Financial Institution (NCDFI) Relending Demonstration Program for fiscal year 2025. The purpose of the NOFO is to announce the opening and closing dates for receipt of applications for the NCDFI Relending Demonstration Program from eligible applicants, as well as submission requirements. The loans will be made to qualified NCDFI to relend funds to low- and very low-income ultimate recipients to acquire, build, rehabilitate, improve, or relocate dwellings on Tribal Land in rural areas. See the NOFO for application details and deadlines. The NOFO may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-18/pdf/2025-13548.pdf>. *Federal Register*, Vol. 90, No. 136, 07/18/2025, 33913-33919.

CFTC Seeks Comment on Information Collections.

- CFTC seeks comment regarding an information collection titled, Swap Documentation. CFTC adopted Regulations 23.500 through 23.505 in 2012. The regulations require, among other things, that swap dealers (SDs) and major swap participants (MSPs) develop and retain written swap trading relationship and end user exception documentation. The regulations also establish requirements for SDs and MSPs regarding swap confirmation, portfolio reconciliation, and portfolio compression. The information collection obligations imposed by the regulations are necessary to ensure that each SD and MSP maintains the required records of their business activities. Comments are due **09/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-01/pdf/2025-14620.pdf>. *Federal Register*, Vol. 90, No. 146, 08/01/2025, 36147-36148.
- CFTC seeks comment regarding an information collection titled, Survey of the Costs of Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) Compliance. The survey seeks to gather information on the direct costs incurred by CFTC-registered futures commission merchants and introducing brokers in complying with BSA and related AML requirements. Comments are due **10/06/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-05/pdf/2025-14778.pdf>. *Federal Register*, Vol. 90, No. 148, 08/05/2025, 37473.

FTC Issues Guidance on Referrals for Criminal Regulatory Offenses.

The Federal Trade Commission (FTC) provided guidance on the factors it will consider when deciding whether to refer alleged violations of criminal regulatory offenses to the U.S. Department of Justice for prosecution. The guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-29/pdf/2025-14314.pdf>. *Federal Register*, Vol. 90, No. 143, 07/29/2025, 35682.

VA Seeks Comment on Information Collections.

- VA seeks comment regarding the following information collections: Certification of Loan Disbursement, Request for Verification of Employment, and Request for Verification of Deposit. The forms are used by lenders closing VA loans to comply with the requirements that lenders report to VA on loans guaranteed or insured. Comments are due **09/12/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-14/pdf/2025-13161.pdf>. *Federal Register*, Vol. 90, No. 132, 07/14/2025, 31581-31582.

- VA seeks comment regarding an information collection titled, Loan Service Report. The purpose of the form is to service delinquent guaranteed and insured loans, as well as and loans sold under 38 CFR 36.4600. The information documented on the form is necessary for VA to determine whether a loan default is insoluble or whether the obligor has reasonable prospects for curing the default and maintaining the mortgage obligation in the future. Comments are due **09/12/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-07-14/pdf/2025-13155.pdf>. *Federal Register*, Vol. 90, No. 132, 07/14/2025, 31581.

NCUA Seeks Comment on Information Collections.

NCUA seeks comment regarding the following information collections: (a) Appraisals, 12 CFR part 722; and (b) Corporate Credit Unions, 12 CFR Part 704. NCUA uses the information collections as explained in the notice. Comments are due **09/29/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-07-29/pdf/2025-14297.pdf>. *Federal Register*, Vol. 90, No. 143, 07/29/2025, 35736-35737.