



# Current Legislative and Regulatory Activity



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For the week ending November 11, 2017

## SELECTED FLOOR/CHAMBER ACTIONS:

ON THE FLOOR OF THE HOUSE: On November 7, 2017, the House passed [H.R. 2148](#), [Clarifying Commercial Real Estate Loans](#), amended, to amend the Federal Deposit Insurance Act to clarify capital requirements for certain acquisition, development, or construction loans. See v. 163 Cong. Record, [pages H8547–50](#), November 7, 2017.

ON THE FLOOR OF THE SENATE: On November 9, 2017, the Senate began consideration of the [nomination of Joseph Otting, of Nevada, to be Comptroller of the Currency](#), Department of the Treasury. A motion was entered to close further debate on the nomination, and, in accordance with the provisions of Rule XXII of the Standing Rules of the Senate, a vote on cloture will occur upon disposition of the nomination of David G. Zatezalo, of West Virginia, to be Assistant Secretary of Labor for Mine Safety and Health. See v. 163 Cong. Record, November 9, 2017.

ON THE FLOOR OF THE SENATE: On November 7, 2017, the Senate passed the [Federal Agency Customer Experience Act](#), [S. 1088](#), to require the collection of voluntary feedback on services provided by agencies, after agreeing to the committee amendments, and the Daines (for McCaskill) Amendment No. 1580, of a perfecting nature proposed thereto. See v. 163 Cong. Record, [pages S7066](#) [Pages S7067–68](#), November 7, 2017.

ON THE FLOOR OF THE HOUSE: On November 7, 2017, the House passed the [Save Local Business Act](#), [H.R. 3441](#), to clarify the treatment of two or more employers as joint employers under the National Labor Relations Act and the Fair Labor Standards Act of 1938, by a recorded vote of 242 ayes to 181 noes, [Roll No. 614](#). See v. 163 Cong. Record, [pages H8566–81](#), November 7, 2017.

ON THE FLOOR OF THE SENATE: On November 8, 2017, the Senate passed the [FITARA Enhancement Act](#), [H.R. 3243](#), to amend title 40, United States Code, to eliminate the sunset of certain provisions relating to information technology, to amend the National Defense Authorization Act for Fiscal Year 2015 to extend the sunset relating to the Federal Data Center Consolidation Initiative. See v. 163 Cong. Record, [page S7121](#), November 8, 2017.

ON THE FLOOR OF THE SENATE: On November 8, 2017, the Senate passed the [Federal Agency Mail Management Act](#), [H.R. 194](#), to ensure the effective processing of mail by Federal agencies – clearing the measure for the President. See v. 163 Cong. Record, [page S7121](#), November 8, 2017.

ON THE FLOOR OF THE SENATE: On November 9, 2017, the Senate passed the Reducing DHS Acquisition Cost Growth Act, [S. 906](#), to amend the Homeland Security Act of 2002 to provide for congressional notification regarding major acquisition program breaches, after withdrawing the committee amendment, and agreeing to the McConnell (for McCaskill) Amendment No. 1583, in the nature of a substitute proposed thereto. See v. 163 Cong. Record, [pages S7164–66](#), November 9, 2017.

ON THE FLOOR OF THE SENATE: On November 9, 2017, the Senate agreed to [S. Res. 328](#), recognizing November 25, 2017, as “Small Business Saturday” and supporting the efforts of the Small Business Administration to increase awareness of the value of locally owned small businesses. See v. 163 Cong. Record, [page S7167](#), November 9, 2017.

ON THE FLOOR OF THE SENATE: On November 9, 2017, the Senate agreed to [S. Res. 330](#), mandating anti-harassment training for Senators and officers, employees, and interns of, and detailees to the Senate. See v. 163 Cong. Record, [page S7167](#), November 9, 2017.

ON THE FLOOR OF THE SENATE: On November 8, 2017, the Senate confirmed the nomination, by 49 yeas to 46 nays (Vote No. EX. 266), of Peter B. Robb, of Vermont, to be General Counsel of the National Labor Relations Board for a term of four years. See v. 163 Cong. Record, [pages S7072–97, S7123](#), November 8, 2017.

ON THE FLOOR OF THE HOUSE: On November 8, 2017, the House agreed to [H. Res. 609](#), providing for consideration of the bill ([H.R. 2201](#)) to amend the Securities Act of 1933 to exempt certain micro-offerings from the registration requirements of such Act, by a yeas-and-nays vote of 233 yeas to 190 nays, [Roll No. 617](#), after the previous question was ordered by a yeas-and-nays vote of 224 yeas to 190 nays, [Roll No. 616](#). See v. 163 Cong. Record, [pages H8609–14](#), November 8, 2017.

ON THE FLOOR OF THE HOUSE: On November 8, 2017, the House passed the Veterans Fair Debt Notice Act of 2017, [H.R. 3705](#), amended, to direct the Secretary of Veterans Affairs to require the use of certified mail and plain language in certain debt collection activities, by a 2/3 yeas-and-nays vote of 422 yeas with none voting “nay”, [Roll No. 621](#). See v. 163 Cong. Record, [page H8641](#), November 8, 2017.

ON THE FLOOR OF THE SENATE: On November 6, 2017, the Senate passed the TSP Modernization Act, [H.R. 3031](#), to amend title 5, United States Code, to provide for flexibility in making withdrawals from a Thrift Savings Plan account. See v. 163 Cong. Record, [page S7029](#), November 6, 2017.

#### **SELECTED MEASURES REPORTED FROM COMMITTEE:**

HOUSE COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM: On November 8, 2017, Chairman Goudy, R-SC, filed a report to accompany [H.R. 3071](#), a bill to require executive agencies to consider equipment rental in any cost-effectiveness analysis for equipment acquisition, and for other purposes (H. Rept. 115-402).

HOUSE COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM: On November 8, 2017, Chairman Goudy, R-SC, filed a report to accompany [H.R. 3244](#), a bill to amend title 5, United States Code, to provide for annual surveys of Federal employees, and for other purposes; with an amendment (H. Rept. 115-403).

SENATE COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS: On November 8, 2017, Chairman Johnson, R-WI, filed a report to accompany, with an amendment, [S. 873](#), a bill to amend section 8433 of title 5, United States Code, to provide for flexibility in making withdrawals from the Thrift Savings Fund (Rept. No. 115-183).

SENATE COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS: On November 8, 2017, Chairman Johnson, R-WI, filed a report to accompany, without amendment, [H.R. 195](#), a bill to amend title 44, United States Code, to restrict the distribution of free printed copies of the Federal Register to Members of Congress and other officers and employees of the United States, and for other purposes (S. Rept. No. 115-184).

#### **SELECTED COMMITTEE ACTIONS/HEARINGS:**

HOUSE COMMITTEE ON WAYS AND MEANS: On November 6, 7, 8, and 9, 2017, the full Committee concluded a [markup](#) on [H.R. 1](#), the "Tax Cuts and Jobs Act". H.R. 1 was ordered reported, as amended.

HOUSE COMMITTEE ON FINANCIAL SERVICES: On November 7, 2017, the Subcommittee on Monetary Policy and Trade held a [hearing](#) entitled "Examining Federal Reserve Reform Proposals". Testimony was heard from public witnesses.

HOUSE COMMITTEE ON FINANCIAL SERVICES: On November 8, 2017, the Subcommittee on Terrorism and Illicit Finance held a [hearing](#) entitled "Financial Intelligence and Enforcement: Treasury's Role in Safeguarding the American Financial System". Testimony was heard from Sigal Mandelker, Under Secretary for Terrorism and Financial Intelligence, Department of the Treasury.

HOUSE COMMITTEE ON FINANCIAL SERVICES: On November 8, 2017, the Subcommittee on Monetary Policy and Trade held a [hearing](#) entitled "Administration Priorities for the International Financial Institutions". Testimony was heard from David Malpass, Under Secretary for International Affairs, Department of the Treasury.

HOUSE COMMITTEE ON FINANCIAL SERVICES: On November 7, 2017, the Subcommittee on Housing and Insurance held a [hearing](#) entitled "Sustainable Housing Finance, Part III". Testimony was heard from public witnesses.

SENATE COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS: On November 8, 2017, the Committee concluded a [hearing](#) to examine the nomination of Kirstjen Nielsen, of Virginia, to be Secretary of Homeland Security, after the

nominee, who was introduced by Senators Portman and Rubio, testified and answered questions in their own behalf.

SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS:  
On November 7, 2017, the Committee, after [markup](#), ordered favorably reported [S. 1591](#), to impose sanctions with respect to the Democratic People's Republic of Korea, with an amendment in the nature of a substitute.

#### **SELECTED MEASURES INTRODUCED IN THE HOUSE:**

By Mr. MacARTHUR, R-NJ:

[H.R. 4263](#). A bill to amend the Securities Act of 1933 with respect to small company capital formation, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. STIVERS, R-OH (for himself and three cosponsors):

[H.R. 4267](#). A bill to amend the Investment Company Act of 1940 to change certain requirements relating to the capital structure of business development companies, to direct the Securities and Exchange Commission to revise certain rules relating to business development companies, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. BARR, R-KY:

[H.R. 4270](#). A bill to amend the Federal Reserve Act to ensure transparency in the conduct of monetary policy, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. HILL, R-AR:

[H.R. 4278](#). A bill to ensure that the operations of the Board of Governors of the Federal Reserve System remain independent from the credit policy of the United States, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. HOLLINGSWORTH, R-IN:

[H.R. 4279](#). A bill to direct the Securities and Exchange Commission to revise any rules necessary to enable closed-end companies to use the securities offering and proxy rules that are available to other issuers of securities; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. KELLY, R-MS:

[H.R. 4280](#). A bill to provide for the sunset of rules one year after the date on which they are finalized, and for other purposes; to the Committee on Oversight and Government Reform, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 7, 2017.

By Mr. KIHUEN, D-NV (for himself and Mr. Mooney, R-WV):

[H.R. 4281](#). A bill to amend the Securities Exchange Act of 1934 to expand access to capital for rural-area small businesses, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. MOONEY, R-WV (for himself and Mr. Barr, R-KY):

[H.R. 4289](#). A bill to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to repeal certain disclosure requirements related to coal and mine safety; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. ZELDIN, R-NY (for himself and Mrs. Maloney, D-NY):

[H.R. 4292](#). A bill to reform the living will process under the Dodd-Frank Wall Street Reform and Consumer Protection Act; to the House Committee on Financial Services. Introduced November 7, 2017.

By Mr. ZELDIN, R-NY:

[H.R. 4293](#). A bill to reform the Comprehensive Capital Analysis and Review process, the Dodd-Frank Act Stress Test process, and for other purposes; to the Committee on Financial Services. Introduced November 7, 2017.

By Mr. KUSTOFF, R-TN:

[H.R. 4294](#). A bill to amend the Financial Stability Act of 2010 to provide a criminal penalty for unauthorized disclosures of certain individually identifiable information by officers or employees of a Federal department or agency; to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 8, 2017.

By Mr. LUETKEMEYER, R-MO (for himself and Mr. Meeks, D-NY):

[H.R. 4296](#). A bill to place requirements on operational risk capital requirements for banking organizations established by an appropriate Federal banking agency; to the Committee on Financial Services. Introduced November 8, 2017.

By Mr. TIPTON, R-CO:

[H.R. 4302](#). A bill to amend the Federal Reserve Act to create congressional accountability for emergency lending programs, and for other purposes; to the Committee on Financial Services, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 8, 2017.

By Mr. MESSER, R-IN:

[H.R. 4309](#). A bill to codify Executive Order 13771 – Reducing Regulation and Controlling Regulatory Costs, and for other purposes; to the Committee on Oversight and Government Reform, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 8, 2017.

By Mr. PITTENGER, R-NC (for himself and 13 cosponsors):

[H.R. 4311](#). A bill to modernize and strengthen the Committee on Foreign Investment in the United States to more effectively guard against the risk to the national security of the United States posed by certain types of foreign investment, and for other purposes; to the Committee on Financial Services, and in addition to the Committees on Energy and Commerce, Foreign Affairs, Intelligence (Permanent Select), Armed Services, and the Budget, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 8, 2017.

By Ms. SANCHEZ, D-CA:

[H.R. 4313](#). A bill to amend the Fair Credit Reporting Act to provide protections for active duty military consumers, and for other purposes; to the Committee on Financial Services. Introduced November 8, 2017.

By Mr. ROYCE, R-CA (for himself and Mrs. Maloney, D-NY):

[H.R. 4337](#). A bill to amend the Defense Production Act of 1950 to require national security reviews carried out by the Committee on Foreign Investment in the United States to take into account the potential effects of covered transactions on personally identifiable information; to the Committee on Financial Services, and in addition to the Committees on Foreign Affairs, and Energy and Commerce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 9, 2017.

By Mr. MESSER, R-IN:

[H.R. 4361](#). A bill to require the use of macroeconomic analysis in estimating the budgetary effects of major revenue legislation; to the Committee on the Budget, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. Introduced November 9, 2017.

#### **SELECTED MEASURES INTRODUCED IN THE SENATE:**

By Ms. WARREN, D-MA (for herself and Mr. Rubio, R-FL):

[S. 2080](#). A bill to increase the role of the financial industry in combating human trafficking; to the Committee on Banking, Housing, and Urban Affairs. Introduced November 6, 2017.

By Mr. WICKER, R-MS:

[S. 2090](#). A bill to amend the Biggert-Waters Flood Insurance Reform Act of 2012 to make reforms to flood mapping programs, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs. Introduced November 7, 2017.

By Mr. WICKER, R-MS:

[S. 2091](#). A bill to amend the National Flood Insurance Act of 1968 to provide relief from surcharges to small businesses and nonprofit organizations; to the Committee on Banking, Housing, and Urban Affairs. Introduced November 7, 2017.

By Mr. DONNELLY, D-IN (for himself and Mr. Heller, R-NV):

[S. 2116](#). A bill to amend the Federal Deposit Insurance Act to increase the asset threshold with respect to the on-site examination of certain insured depository institutions; to the Committee on Banking, Housing, and Urban Affairs. Introduced November 9, 2017.

## **SELECTED STUDIES/REPORTS PRESENTED TO CONGRESS**

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM: See the Board's [Annual Report](#) to Congress and [other reports](#) presented to Congress on the Board's Publications website such as the [Availability of Credit to Small Business](#) and the [Presidential \\$1 Coin Program](#). See also [periodic required reports](#) to Congress by the Board (Intranet site).

OFFICE OF INSPECTOR GENERAL - BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM and the CONSUMER FINANCIAL PROTECTION BUREAU: See latest OIG activity by agency at <https://oig.federalreserve.gov/>.

GOVERNMENT ACCOUNTABILITY OFFICE: The GAO issued a special report entitled [Federal Employees Health Benefits Program: Enrollment Remains Concentrated Despite More Plan Offerings and Effects of Adding Plan Types Are Uncertain](#) [GAO-18-52](#), October 5, 2017. 46 pages.

GOVERNMENT ACCOUNTABILITY OFFICE: The GAO issued a special report entitled [DATA Act: OMB, Treasury, and Agencies Need to Improve Completeness and Accuracy of Spending Data and Disclose Limitations](#). [GAO-18-138](#), November 8, 2017. 80 pages.

CONGRESSIONAL RESEARCH SERVICE – LIBRARY OF CONGRESS: The CRS released a report by Dawn Nuschler entitled [Social Security Primer](#). [R42035](#). Updated November 3, 2017. 18 pages.

CONGRESSIONAL BUDGET OFFICE: The CBO produces dozens of publications and legislative cost estimates every year on a variety of topics including those on the [Budget](#), on the [Economy](#), on [Employment and Labor Markets](#), on [Finance](#), on [Housing](#), on [Income Distribution](#), on [Taxes](#), and on other topics. See especially its analysis of the [American Health Care Act](#), H.R. 1628 as well as a [CRS report](#) on H.R. 1628.

**SELECTED FEDERAL REGULATORY ACTIONS:**

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM: The Board is amending Regulation D, Reserve Requirements of Depository Institutions, to reflect the annual indexing of the reserve requirement exemption amount and the low reserve tranche for 2018. The Regulation D amendments set the amount of total reservable liabilities of each depository institution that is subject to a zero percent reserve requirement in 2018 at \$16.0 million (up from \$15.5 million in 2017). This amount is known as the reserve requirement exemption amount. The Regulation D amendments also set the amount of net transaction accounts at each depository institution (over the reserve requirement exemption amount) that is subject to a three percent reserve requirement in 2018 at \$122.3 million (up from \$115.1 million in 2017). This amount is known as the low reserve tranche. The adjustments to both of these amounts are derived using statutory formulas specified in the Federal Reserve Act. The Board is also announcing changes in two other amounts, the nonexempt deposit cutoff level and the reduced reporting limit, that are used to determine the frequency at which depository institutions must submit deposit reports. The rule is effective on December 8, 2017. See v. 82 Fed. Register, pages 51754-51756, November 8, 2017 ([FR Doc No 2017-24297](#)).

OFFICE OF THE COMPTROLLER OF THE CURRENCY, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, BUREAU OF CONSUMER FINANCIAL PROTECTION: The OCC, the Board, and the Bureau have finalized amendments to the official interpretations for their regulations that implement section 129H of the Truth in Lending Act (TILA). Section 129H of TILA establishes special appraisal requirements for "higher-risk mortgages," termed "higher-priced mortgage loans" or "HPMLs" in the agencies' regulations. The OCC, the Board, the Bureau, the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA) and the Federal Housing Finance Agency (FHFA) (collectively, the Agencies) issued joint final rules implementing these requirements, effective January 18, 2014. The Agencies' rules exempted, among other loan types, transactions of \$25,000 or less, and required that this loan amount be adjusted annually based on any annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, the OCC, the Board, and the Bureau will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage increase in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the CPI-W in effect as of June 1, 2017, the exemption threshold will increase from \$25,500 to \$26,000 effective January 1, 2018. The final rule is effective January 1, 2018. See v. 82 Fed. Register, pages 51973-51975, November 9, 2017 ([FR Doc No 2017-24443](#))

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, BUREAU OF CONSUMER FINANCIAL PROTECTION: The Board and the Bureau are finalizing amendments to the official interpretations and commentary for the agencies' regulations that implement the Consumer Leasing Act (CLA). The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended the CLA by requiring that the dollar threshold for exempt consumer leases be adjusted annually by the annual percentage



increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, the Board and the Bureau will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of June 1, 2017, the exemption threshold will increase from \$54,600 to \$55,800 effective January 1, 2018. Because the Dodd-Frank Act also requires similar adjustments in the Truth in Lending Act's threshold for exempt consumer credit transactions, the Board and the Bureau are making similar amendments to each of their respective regulations implementing the Truth in Lending Act elsewhere in this issue of the Federal Register. The final rule is effective January 1, 2018. See v. 82 Fed. Register, pages 51975-51977, November 9, 2017 ([FR Doc No 2017-24411](#)).

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, BUREAU OF CONSUMER FINANCIAL PROTECTION: The Board and the Bureau are publishing final rules amending the official interpretations and commentary for the agencies' regulations that implement the Truth in Lending Act (TILA). The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended TILA by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no annual percentage increase in the CPI-W, the Board and the Bureau will not adjust this exemption threshold from the prior year. However, in years following a year in which the exemption threshold was not adjusted, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of June 1, 2017, the exemption threshold will increase from \$54,600 to \$55,800 effective January 1, 2018. Because the Dodd-Frank Act also requires similar adjustments in the Consumer Leasing Act's threshold for exempt consumer leases, the Board and the Bureau are making similar amendments to each of their respective regulations implementing the Consumer Leasing Act elsewhere in this issue of the Federal Register. The final rule is effective January 1, 2018. See v. 82 Fed. Register, pages 51977-41979, November 9, 2017 ([FR Doc No 2017-24445](#)).

FINANCIAL CRIMES ENFORCEMENT NETWORK - DEPARTMENT OF THE TREASURY: FinCEN has issued a final rule to prohibit covered U.S. financial institutions from opening or maintaining a correspondent account for, or on behalf of, Bank of Dandong Co., Ltd. (Bank of Dandong) as a financial institution of primary money laundering concern pursuant to Section 311 of the USA PATRIOT Act (Section 311). The rule further requires covered U.S. financial institutions to take reasonable steps not to process transactions for the correspondent account of a foreign banking institution in the United States if such a transaction involves Bank of Dandong. It also requires covered institutions to apply special due diligence to their foreign correspondent accounts that is reasonably designed to guard against their use to process transactions involving Bank of Dandong. The final rule is effective December 8, 2017. See v. 82 Fed. Register, pages 51758-51765, November 8, 2017 ([FR Doc No 2017-24238](#)).

OFFICE OF THE COMPTROLLER OF THE CURRENCY: See recent OCC Bulletins including revised Comptroller's Licensing Manual booklets on Subordinated Debt released on November 7, 2017 ([OCC Bull. 2017-50](#)) and on Background Investigations released on November 9, 2017 ([OCC Bull. 2017-52](#)). See also OCC guidance on the Impact of CRA Ratings on Licensing Applications released on November 8, 2017 ([OCC Bull. 2017-51](#)).

FEDERAL BANKING AGENCIES: A website of the Federal Reserve Bank of St. Louis lays out recent updates to [Federal Banking Regulations](#). See also the news releases from the public websites of the [FRB](#), the [OCC](#), the [FDIC](#), the [CFPB](#), the [CFTC](#) and the [SEC](#).

## **HOW TO OBTAIN DOCUMENTS:**

Most of the legislative and regulatory material noted above can be obtained on the Internet (see links within each item) through [Congress.gov](#), the legislative database of the Library of Congress, or through the United States Government Publishing Office via [FDsys](#) and [GovInfo.gov](#). Congressional hearings are normally published several months after a hearing occurs, but prepared statements of witnesses, as well as archived webcasts, can be obtained on most Congressional [committee websites](#). Board prepared statements before Congress and press releases on its regulatory actions are available on the [Board's public Web site](#). Selected unofficial transcripts of congressional hearings may also be available on certain commercial databases.

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