

had assets of less than \$1.322 billion. *Intermediate small bank* means a small bank with assets of at least \$330 billion as of December 31 of both of the prior two calendar years and less than \$1.322 billion as of December 31 of either of the prior two calendar years.

\* \* \* \* \*

**Federal Deposit Insurance Corporation  
12 CFR Chapter III**

*Authority and Issuance*

For the reasons set forth in the common preamble, the Board of Directors of the Federal Deposit Insurance Corporation amends part 345 of chapter III of title 12 of the Code of Federal Regulations to read as follows:

**PART 345—COMMUNITY REINVESTMENT**

■ 3. The authority citation for part 345 continues to read as follows:

**Authority:** 12 U.S.C. 1814–1817, 1819–1820, 1828, 1831u and 2901–2908, 3103–3104, and 3108(a).

■ 4. Section 345.12 is amended by revising paragraph (u)(1) to read as follows:

**§ 345.12 Definitions.**

\* \* \* \* \*

(u) \* \* \* (1) *Definition. Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.322 billion. *Intermediate small bank* means a small bank with assets of at least \$330 million as of December 31 of both of the prior two calendar years and less than \$1.322 billion as of December 31 of either of the prior two calendar years.

\* \* \* \* \*

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority.

**Ann E. Misback,**  
*Secretary of the Board.*

Federal Deposit Insurance Corporation.

By order of the Board of Directors.

Dated at Washington, DC, on December 15, 2020.

**James P. Sheesley,**  
*Assistant Executive Secretary.*

[FR Doc. 2020–28116 Filed 12–22–20; 8:45 am]

**BILLING CODE 6210–01–P; 4810–33–P; 6714–01–P**

**FARM CREDIT ADMINISTRATION**

**12 CFR Part 615**

**RIN 3052–AD35**

**Organization; Funding and Fiscal Affairs, Loan Policies and Operations, and Funding Operations; Investment Eligibility**

**AGENCY:** Farm Credit Administration.

**ACTION:** Notification of effective date.

**SUMMARY:** The Farm Credit Administration (FCA or we) issued a final rule that amends its investment regulations to authorize Farm Credit System (FCS or System) associations to purchase in the secondary market and hold as investments, portions of loans that non-FCS lenders originate, and that the United States Department of Agriculture (USDA) fully and unconditionally guarantees or insures as to the timely payment of principal and interest. In accordance with statute, the effective date of the final rule is no earlier than 30 days from the date of publication in the **Federal Register** during which either or both House of Congress are in session.

**DATES:** The final rule regulation amending 12 CFR part 615 published on October 6, 2020 (85 FR 62945), and corrected on November 6, 2020 (85 FR 62949), is effective as of December 23, 2020.

**FOR FURTHER INFORMATION CONTACT:**

*Technical information:* David J. Lewandrowski, Senior Policy Analyst, Finance & Capital Market Team, Office of Regulatory Policy, (703) 883–4414, TTY (703) 883–4056, [lewandrowskid@fca.gov](mailto:lewandrowskid@fca.gov).

*Legal information:* Richard A. Katz, Senior Counsel, Office of General Counsel, (703) 883–4020, TTY (703) 883–4056, [katzr@fca.gov](mailto:katzr@fca.gov).

**SUPPLEMENTARY INFORMATION:** On August 13, 2020, the FCA issued a final rule that amended § 615.5140(b) so FCS associations are authorized to purchase in the secondary market and hold as investments, portions of loans that non-System lenders originate, and the USDA fully and unconditionally guarantees as to the payment of principal and interest. The final rule was published in the **Federal Register** on October 6, 2020.

In accordance with 12 U.S.C. 2252(c)(1), the effective date of the final rule is no earlier than 30 days from the date of publication in the **Federal Register** during which either or both Houses of Congress are in session. Based on the records of the sessions of Congress, the effective date of the regulation is December 23, 2020.

Dated: December 7, 2020.

**Dale Aultman,**  
*Secretary, Farm Credit Administration Board.*

[FR Doc. 2020–27144 Filed 12–22–20; 8:45 am]

**BILLING CODE 6705–01–P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**12 CFR Part 1022**

**Fair Credit Reporting Act Disclosures**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Final rule; official interpretation.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) is issuing this final rule amending an appendix for Regulation V, which implements the Fair Credit Reporting Act (FCRA). The Bureau is required to calculate annually the dollar amount of the maximum allowable charge for disclosures by a consumer reporting agency to a consumer pursuant to FCRA section 609; this final rule establishes the maximum allowable charge for the 2021 calendar year.

**DATES:** This final rule is effective January 1, 2021.

**FOR FURTHER INFORMATION CONTACT:** Willie Williams, Paralegal Specialist; Rachel Ross, Attorney-Advisor; Office of Regulations, at (202) 435–7700. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Bureau is amending appendix O for Regulation V, which implements the FCRA, to establish the maximum allowable charge for disclosures by a consumer reporting agency to a consumer for 2021. The maximum allowable charge will be \$13.00 for 2021.

**I. Background**

Under section 609 of the FCRA, a consumer reporting agency must, upon a consumer’s request, disclose to the consumer information in the consumer’s file.<sup>1</sup> Section 612(a) of the FCRA gives consumers the right to a free file disclosure upon request once every 12 months from the nationwide consumer reporting agencies and nationwide specialty consumer reporting agencies.<sup>2</sup> Section 612 of the FCRA also gives consumers the right to a free file disclosure under certain other, specified

<sup>1</sup> 15 U.S.C. 1681g.

<sup>2</sup> 15 U.S.C. 1681j(a).