

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2022-26704 Filed 12-7-22; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### FDIC Advisory Committee on Economic Inclusion; Notice of Charter Renewal

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice of renewal of the FDIC Advisory Committee on Economic Inclusion.

**SUMMARY:** Pursuant to the provisions of the Federal Advisory Committee Act (FACA), and after consultation with the General Services Administration, the Chairman of the Federal Deposit Insurance Corporation has determined that renewal of the FDIC Advisory Committee on Economic Inclusion (the Committee) is in the public interest in connection with the performance of duties imposed upon the FDIC by law.

**FOR FURTHER INFORMATION CONTACT:** Ms. Debra A. Decker, Committee Management Officer of the FDIC, at (202) 898-8748.

**SUPPLEMENTARY INFORMATION:** The Committee has been a successful undertaking by the FDIC and has provided valuable feedback to the agency on important initiatives focused on expanding access to banking services for underserved populations. The Committee will continue to provide advice and recommendations on initiatives to expand access to banking services for underserved populations. The Committee will continue to review various issues that may include, but not be limited to, basic retail financial services such as low-cost, sustainable transaction accounts, savings accounts, small dollar lending, prepaid cards, money orders, remittances, the use of new technologies, and other services to promote access to the mainstream banking system, asset accumulation, and financial stability. The structure and responsibilities of the Committee are unchanged from when it was originally established in November 2006. The Committee will continue to operate in accordance with the provisions of the Federal Advisory Committee Act, 5 U.S.C. App. 2.

Dated: December 2, 2022.

Federal Deposit Insurance Corporation.

**James P. Sheesley,**

*Assistant Executive Secretary.*

[FR Doc. 2022-26647 Filed 12-7-22; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL ELECTION COMMISSION

### Sunshine Act Meetings

**TIME AND DATE:** Tuesday, December 13, 2022 at 10 a.m. and its continuation at the conclusion of the open meeting on December 15, 2022.

**PLACE:** 1050 First Street NE, Washington, DC and virtual (this meeting will be a hybrid meeting.)

**STATUS:** This meeting will be closed to the public.

**MATTERS TO BE CONSIDERED:** Compliance matters pursuant to 52 U.S.C. 30109. Matters concerning participation in civil actions or proceedings or arbitration.

\* \* \* \* \*

**CONTACT PERSON FOR MORE INFORMATION:** Judith Ingram, Press Officer. Telephone: (202) 694-1220.

(Authority: Government in the Sunshine Act, 5 U.S.C. 552b)

**Vicktorija J. Allen,**

*Acting Deputy Secretary of the Commission.*

[FR Doc. 2022-26793 Filed 12-6-22; 11:15 am]

**BILLING CODE 6715-01-P**

## FEDERAL HOUSING FINANCE AGENCY

[No. 2022-N-16]

### Proposed Collection; Comment Request

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** 30-Day notice of submission of information collection for approval from Office of Management and Budget.

**SUMMARY:** The Federal Housing Finance Agency (FHFA), as part of its continuing effort to reduce paperwork and respondent burden, invites public comments on an information collection titled the “Affordable Housing Program,” as required by the Paperwork Reduction Act of 1995 (PRA). FHFA intends to submit to the Office of Management and Budget (OMB) the information collection (assigned control number 2590-0007 by OMB) for review and approval of a reinstatement of the control number, which has expired.

**DATES:** Interested persons may submit comments on or before January 9, 2023.

**ADDRESSES:** Submit comments to the Office of Information and Regulatory

Affairs of the Office of Management and Budget, Attention: Desk Officer for the Federal Housing Finance Agency, Washington, DC 20503, Fax: (202) 395-3047, Email: [OIRA\\_submission@omb.eop.gov](mailto:OIRA_submission@omb.eop.gov). Please also submit comments to FHFA, identified by “Proposed Collection; Comment Request: ‘Affordable Housing Program, (No. 2022-N-16)’ ” by any of the following methods:

- *Agency Website:* [www.fhfa.gov/open-for-comment-or-input](http://www.fhfa.gov/open-for-comment-or-input).
- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments. If you submit your comment to the *Federal eRulemaking Portal*, please also send it by *email* to FHFA at [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov) to ensure timely receipt by FHFA. Include the following information in the subject line of your submission: Comments (No. 2022-N-16).

- *Mail/Hand Delivery:* Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219, ATTENTION: Proposed Collection; Comment Request: “Affordable Housing Program, (No. 2022-N-16)”. Please note that all mail sent to FHFA via the U.S. Postal Service is routed through a national irradiation facility, a process that may delay delivery by approximately two weeks. For any time-sensitive correspondence, please plan accordingly.

We will post all public comments we receive without change, including any personal information you provide, such as your name and address, email address, and telephone number, on the FHFA website at <http://www.fhfa.gov>.

Copies of all comments received will be available for examination by the public through the electronic comment docket for this PRA Notice also located on the FHFA website.

**FOR FURTHER INFORMATION CONTACT:** Eric Howard, Principal Policy Analyst, [Eric.Howard@fhfa.gov](mailto:Eric.Howard@fhfa.gov), (202) 649-3009; or Tiffani Moore, Supervisory Policy Analyst, [Tiffani.Moore@fhfa.gov](mailto:Tiffani.Moore@fhfa.gov), (202) 649-3304; or Angela Supervielle, Counsel, [Angela.Supervielle@fhfa.gov](mailto:Angela.Supervielle@fhfa.gov), (202) 649-3973 (these are not toll-free numbers); Federal Housing Finance Agency, 400 Seventh Street SW, Washington, DC 20219. For TTY/TRS users with hearing and speech disabilities, dial 711 and ask to be connected to any of the contact numbers above.

**SUPPLEMENTARY INFORMATION:**

## A. Background

### 1. Paperwork Reduction Act

Under the PRA (44 U.S.C. 3501–3520), Federal agencies must obtain approval from OMB for each collection of information they conduct or sponsor. “Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that ten or more persons submit information to a third party. FHFA’s collection of information set forth in this document is titled the “Affordable Housing Program” (assigned control number 2590–0007 by OMB). To comply with the PRA requirement, FHFA is publishing notice of a proposed three-year extension of this collection of information and reinstatement of the control number, which has expired.

### 2. Affordable Housing Program

Section 10(j) of the Federal Home Loan Bank Act (Bank Act) requires FHFA to promulgate regulations under which each of the 11 Federal Home Loan Banks (Banks) must establish an Affordable Housing Program (AHP) to provide subsidy to the Bank’s member institutions to finance: (1) homeownership by households with incomes at or below 80 percent of the area median income (low- or moderate-income households); and (2) the purchase, construction, or rehabilitation of rental housing in which at least 20 percent of the units will be occupied by, and affordable for, households with incomes at 50 percent or less of the area median income (very low-income households).<sup>1</sup> Section 10(j) also establishes standards and requirements for providing such subsidized funding to Bank members and requires each Bank to contribute 10 percent of its previous year’s net earnings to its AHP annually, subject to a minimum annual combined contribution by the 11 Banks of \$100 million.<sup>2</sup>

FHFA’s AHP regulation, which implements the statutory AHP requirements, is set forth at 12 CFR part 1291. The regulation requires that each Bank establish and fund an AHP and sets forth the parameters within which the Banks’ programs must operate. The regulation permits the Banks a degree of discretion in determining how their individual programs are to be implemented and requires that each Bank adopt an AHP Implementation Plan setting forth the specific requirements for that Bank’s program.<sup>3</sup>

The AHP regulation requires each Bank to establish a General Fund, which is a competitive application program under which the Bank accepts applications for AHP subsidized advances or direct subsidies (grants) submitted by its members on behalf of non-member entities having a significant connection to the projects for which subsidy is being sought (project sponsors).<sup>4</sup> The AHP regulation also authorizes each Bank, in its discretion, to establish, on a phased-in basis, up to three Targeted Funds, which are competitive application programs under which funds are targeted to address specific affordable housing needs within the Bank’s district that are either unmet, have proven difficult to address through the Bank’s General Fund, or align with the objectives identified in the Bank’s strategic plan.<sup>5</sup> Each Bank accepts applications for AHP subsidy under its competitive application program(s) during a specified number of funding periods each year, as determined by the Bank.<sup>6</sup> A Bank must determine for each application it receives whether the proposed project meets applicable AHP regulatory eligibility requirements.<sup>7</sup> The Bank must score each application according to AHP regulatory and Bank-specific scoring guidelines, and approve the highest scoring projects within that funding period for AHP subsidy.<sup>8</sup>

The regulation provides that, prior to each disbursement of AHP subsidy for a project approved under a Bank’s competitive application program(s), the Bank must verify that the project continues to meet applicable AHP regulatory eligibility requirements, as well as all commitments made in the approved AHP application.<sup>9</sup> As part of this process, Banks typically require that the member and project sponsor provide documentation demonstrating continuing compliance. In the event of project noncompliance, a project sponsor is required to make a reasonable effort to cure the noncompliance within a reasonable period of time.<sup>10</sup>

If the project sponsor cannot cure the noncompliance within a reasonable

period of time, the regulation permits a Bank to approve a modification to the terms of an approved application that would change the score that the application received for the funding period in which it was originally scored and approved, had the changed facts been operative at that time. Before a Bank approves a modification: (i) the project, incorporating the changes, must continue to meet the regulatory eligibility requirements; (ii) the application, as reflective of the changes, must continue to score high enough to have been approved in the funding period in which it was originally scored and approved; and (iii) there must be good cause for the modification, and the analysis and justification for the modification must be documented by the Bank in writing.<sup>11</sup>

The regulation requires generally that a Bank monitor owner-occupied and rental projects receiving AHP subsidy under its competitive application program(s) prior to and after project completion. During the initial monitoring period, a Bank must determine whether the project is making satisfactory progress towards completion, in compliance with the commitments made in the approved application, Bank policies, and applicable AHP regulatory requirements. Following project completion, the Bank must determine whether satisfactory progress is being made towards occupancy of the project by eligible households.<sup>12</sup> Within a reasonable period of time after project completion, the Bank must determine whether the project meets applicable AHP regulatory requirements and the commitments made in the approved application.<sup>13</sup> During the long-term 15-year monitoring period for rental projects, subject to certain exceptions in the AHP regulation, the Bank must determine whether the household incomes and rents in the project comply with the income targeting and rent commitments made in the approved application.<sup>14</sup> For both the initial and long-term monitoring, a Bank must review appropriate documentation maintained by the project sponsor.

### Homeownership Set-Aside Programs

The AHP regulation also authorizes each Bank, in its discretion, to allocate up to the greater of \$4.5 million or 35 percent of its annual required AHP contribution to establish homeownership set-aside programs for

<sup>4</sup> 12 CFR 1291.21. Under the regulation, an AHP project sponsor may be an entity that either: (1) has an ownership interest in a rental project; (2) is integrally involved in an owner-occupied project, such as by exercising control over the planning, development, or management of the project, or by qualifying borrowers and providing or arranging financing for the owners of the units; (3) operates a loan pool; or (4) is a revolving loan fund. 12 CFR 1291.1 (definition of “sponsor”).

<sup>5</sup> 12 CFR 1291.20(b).

<sup>6</sup> 12 CFR 1291.22(a).

<sup>7</sup> 12 CFR 1291.22(b)(1).

<sup>8</sup> 12 CFR 1291.22(c).

<sup>9</sup> 12 CFR 1291.30(c).

<sup>10</sup> 12 CFR 1291.60(b)(1).

<sup>11</sup> 12 CFR 1291.29(a).

<sup>12</sup> 12 CFR 1291.50(a)(1).

<sup>13</sup> 12 CFR 1291.50(a)(2).

<sup>14</sup> 12 CFR 1291.50(c)(1).

<sup>1</sup> See 12 U.S.C. 1430(j)(1) and (2).

<sup>2</sup> See 12 U.S.C. 1430(j)(5)(C).

<sup>3</sup> 12 CFR 1291.13(b).

the purpose of promoting homeownership for low- or moderate-income households.<sup>15</sup> Under these homeownership set-aside programs, a Bank provides AHP direct subsidies to its members who, in turn, provide the subsidies as grants to eligible households for down payment, closing cost, counseling cost or rehabilitation assistance in connection with the household's purchase of a primary residence or rehabilitation of an owner-occupied residence.<sup>16</sup> Prior to the Bank's disbursement of a direct subsidy under its homeownership set-aside program(s), the member must agree that the subsidy will be provided in compliance with all applicable AHP regulatory eligibility requirements.<sup>17</sup>

#### AHP Information Submitted by Banks to FHFA

FHFA's Data Reporting Manual (DRM) requires each Bank to submit to FHFA aggregate AHP information.<sup>18</sup> Specifically, the DRM requires each Bank to submit to FHFA project-level information regarding its competitive application program(s) and household-level information regarding its homeownership set-aside program(s) semi-annually. The information the Banks are required to submit to FHFA under the DRM is derived from the documentation submitted by Bank members and project sponsors that is described above.

#### B. Need for and Use of the Information Collection

The Banks use the AHP information collected from Bank members and project sponsors to determine whether: (1) projects for which Bank members and project sponsors are seeking subsidies under the Banks' competitive application programs satisfy the applicable statutory and regulatory requirements and score highly enough in comparison with other applications submitted during the same funding period to be approved for AHP subsidies; (2) projects approved under the Banks' competitive application programs continue to meet the applicable AHP regulatory requirements and comply with the commitments made in the approved applications each time AHP subsidy is disbursed by the Banks, through their members, to the

project sponsors; (3) requests for modifications of projects approved under the Banks' competitive application programs meet the AHP regulatory requirements for approval; (4) during the initial monitoring period, projects approved under the Banks' competitive application programs are making satisfactory progress towards completion, are making satisfactory progress towards occupancy of the projects by eligible households after completion, and, within a reasonable period of time after completion, are in compliance with the commitments made in the approved applications, Bank policies, and applicable AHP regulatory requirements; (5) during the long-term 15-year monitoring period, completed rental projects continue to comply with the household income targeting and rent commitments made in the approved applications; and (6) applications for direct subsidy under Banks' homeownership set-aside programs were approved, and the direct subsidies disbursed, in accordance with applicable AHP regulatory requirements.

FHFA uses the information required to be submitted by the Banks under the DRM to verify that the Banks' funding decisions, and the uses of the funds awarded, were consistent with statutory and regulatory requirements.

#### C. Burden Estimate

FHFA has analyzed each of the six facets of this information collection in order to estimate the hour burdens that the collection will impose upon Bank members and AHP project sponsors annually over the next three years. Based on that analysis, FHFA estimates that the total annual hour burden will be 92,599. The method FHFA used to determine the annual hour burden for each facet of the information collection is explained in detail below.

##### I. AHP Competitive Application Submissions

FHFA estimates that Bank members, on behalf of project sponsors, will submit to the Banks an annual average of 1,250 applications for AHP subsidies under the Banks' competitive application programs, and that the average preparation time for each application will be 24 hours. Therefore, the estimate for the total annual hour burden on members and project sponsors in connection with the preparation and submission of AHP competitive applications is 30,000 hours (1,250 applications × 24 hours).

##### II. Compliance Submissions for Approved Competitive Application Projects at AHP Subsidy Disbursement

FHFA estimates that Bank members, on behalf of project sponsors, will make an annual average of 345 submissions to the Banks documenting that projects approved under the Banks' competitive application programs continue to comply with applicable AHP regulatory eligibility requirements and all commitments made in the approved AHP applications at the time each AHP subsidy is disbursed to the project sponsors, and that the average preparation time for each submission will be 1 hour. Therefore, the estimate for the total annual hour burden on members and project sponsors in connection with the preparation and submission of these compliance submissions is 345 hours (345 submissions × 1 hour).

##### III. Modification Requests for Approved Competitive Application Projects

FHFA estimates that Bank members, on behalf of project sponsors, will submit to the Banks an annual average of 318 requests for modifications to projects that have been approved under the Banks' competitive application programs, and that the average preparation time for each request will be 2.5 hours. Therefore, the estimate for the total annual hour burden on members and project sponsors in connection with the preparation and submission of these modification requests is 795 hours (318 requests × 2.5 hours).

##### IV. Initial Monitoring Submissions for Approved Competitive Application Projects

FHFA estimates that project sponsors will make an annual average of 265 submissions of documentation to the Banks for purposes of the Banks' initial monitoring of in-progress and recently completed projects approved under their competitive application programs, and that the average preparation time for each submission will be 5 hours. Therefore, the estimate for the total annual hour burden on project sponsors in connection with the preparation and submission of documentation required for initial monitoring of competitive application projects is 1,325 hours (265 submissions × 5 hours).

##### V. Long-Term Monitoring Submissions for Completed Competitive Application Rental Projects

FHFA estimates that project sponsors will make an annual average of 3,178 submissions of documentation to the Banks for purposes of the Banks' long-term monitoring of completed rental

<sup>15</sup> 12 CFR 1291.12(b); 1291.40.

<sup>16</sup> 12 CFR 1291.42(d).

<sup>17</sup> 12 CFR 1291.15(a).

<sup>18</sup> The AHP reporting requirements are located in chapter 5 of the DRM, which is available electronically on FHFA's public website at <http://www.fhfa.gov/SupervisionRegulation/FederalHomeLoanBanks/Documents/FHFB-Resolutions/2006/2006-13-Attachment.pdf>.

projects approved under their competitive application programs, and that the average preparation time for each submission will be 3 hours. Therefore, the estimate for the total annual hour burden on project sponsors in connection with the preparation and submission of documentation required for long-term monitoring of completed competitive application rental projects is 9,534 hours (3,178 submissions × 3 hours).

#### VI. Homeownership Set-Aside Program Applications and Certifications

FHFA estimates that Bank members will submit to the Banks an annual average of 10,120 applications and required certifications for AHP direct subsidies under the Banks' homeownership set-aside programs, and that the average preparation time for those submissions will be 5 hours. Therefore, the estimate for the total annual hour burden on members in connection with the preparation and submission of homeownership set-aside program applications and certifications is 50,600 hours (10,120 applications/certifications × 5 hours).

#### D. Public Comments Request

In accordance with the requirements of 5 CFR 1320.8(d), FHFA published an initial notice and request for public comments regarding this information collection in the **Federal Register** on August 5, 2022.<sup>19</sup> The 60-day comment period closed on October 4, 2022. FHFA received no comments.

**Shawn Bucholtz,**

*Chief Data Officer, Federal Housing Finance Agency.*

[FR Doc. 2022-26707 Filed 12-7-22; 8:45 am]

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## FEDERAL RESERVE SYSTEM

[Docket No. OP-1749]

### Improvements to the Federal Reserve Policy on Payment System Risk To Increase Access to Intraday Credit, Support the FedNow Service, and Simplify the Federal Reserve Policy on Overnight Overdrafts

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) is adopting changes to part II of the Federal Reserve Policy on Payment System Risk (PSR policy) substantially

as proposed. The changes expand the eligibility of depository institutions to request collateralized intraday credit from the Federal Reserve Banks (Reserve Banks) while reducing administrative steps for requesting collateralized intraday credit. In addition, the Board is adopting changes to the PSR policy that clarify the eligibility standards for accessing uncollateralized intraday credit from Reserve Banks and modify the impact of a holding company's or affiliate's supervisory rating on an institution's eligibility to request uncollateralized intraday credit capacity. The Board is also adopting changes to part II of the PSR policy to support the deployment of the FedNow<sup>SM</sup> Service (FedNow Service). Finally, the Board is simplifying the Federal Reserve Policy on Overnight Overdrafts (Overnight Overdrafts policy) and incorporating into the PSR policy as part III.

**DATES:** The FedNow Service-related changes to the PSR policy and the changes related to the Overnight Overdrafts policy will become effective when Reserve Banks begin processing live transactions for FedNow Service participants (expected in 2023). The exact date will be announced on the Board's website. The remaining changes to part II of the PSR policy will become effective February 6, 2023.

#### FOR FURTHER INFORMATION CONTACT:

Jason Hinkle, Deputy Associate Director (202-912-7805), Michelle Olivier, Lead Financial Institution Policy Analyst (202-452-2404), Brajan Kola, Senior Financial Institution Policy Analyst (202-736-5683); or Cody Gaffney, Attorney (202-452-2674), Legal Division, Board of Governors of the Federal Reserve System. For users of Telecommunications Device for the Deaf (TDD) only, please contact 202-263-4869.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

###### A. Current Framework for Intraday Credit in the PSR Policy

To ensure the smooth functioning of payment and settlement systems, the Reserve Banks provide intraday credit (also known as daylight overdrafts) to depository institutions (institutions) with accounts at the Reserve Banks. Part II of the PSR policy outlines the methods that Reserve Banks use to control credit risk associated with providing intraday credit.<sup>1</sup>

<sup>1</sup> See [https://www.federalreserve.gov/paymentsystems/psr\\_about.htm](https://www.federalreserve.gov/paymentsystems/psr_about.htm). To assist institutions in implementing part II of the PSR policy, the Federal Reserve has prepared two

To be eligible for intraday credit, the PSR policy requires that an institution be financially healthy and be eligible for regular access to the discount window.<sup>2</sup> In general, the dollar amount of daylight overdrafts that an eligible institution may incur in its Federal Reserve account on an uncollateralized basis is known as its "net debit cap." An institution's net debit cap is computed by multiplying the appropriate capital measure by a "cap multiple."<sup>3</sup> The cap multiple is determined by reference to the institution's "cap category," which is based on (i) the supervisory ratings of the institution and any parent or affiliates, and (ii) the institution's Prompt Corrective Action (PCA) designation (for domestic institutions) or FBO PSR capital category (for U.S. branches and agencies of foreign banking organizations (FBOs)).<sup>4</sup> Reserve Banks generally use an ex post system to monitor whether an institution's daylight overdrafts exceed its net debit cap.<sup>5</sup> In addition, certain institutions may pledge collateral to their Reserve Banks under the "max cap" program to secure daylight overdraft capacity in excess of their net debit caps, subject to Reserve Bank approval.<sup>6</sup>

In 2008, the Board approved changes to part II of the PSR policy to encourage

guidance documents: the Overview of the Federal Reserve's Payment System Risk Policy on Intraday Credit (Overview) and the Guide to the Federal Reserve's Payment System Risk Policy on Intraday Credit (Guide). The Guide contains detailed eligibility standards for requesting and maintaining uncollateralized capacity. Both the Overview and the Guide are available at [https://www.federalreserve.gov/paymentsystems/psr\\_relpolicies.htm](https://www.federalreserve.gov/paymentsystems/psr_relpolicies.htm). Separately, part I of the PSR policy sets out the Board's views and related standards, regarding the management of risks in financial market infrastructures, including those operated by the Reserve Banks.

<sup>2</sup> See section II.D.1 of the PSR policy. The PSR policy does not expressly define the term "financially healthy."

<sup>3</sup> *Id.* An institution's capital measure is a number derived from the size of its capital base.

<sup>4</sup> Under section II.D.2 of the PSR policy, an institution's cap category is one of six classifications: the three self-assessed categories ("high," "above average," and "average"); "de minimis;" "exempt-from-filing;" and "zero." Institutions whose parents or affiliates are assigned a low supervisory rating are ineligible for a net debit cap. See section VII.A of the Guide.

<sup>5</sup> See section II.G.1 of the PSR policy. The Reserve Banks also monitor some institutions' accounts in real time. Real-time monitoring allows a Reserve Bank to prevent an institution from transferring funds from an account that lacks sufficient funds or overdraft capacity to cover the payment. See *id.* section II.G.2 of the PSR policy.

<sup>6</sup> See section II.E of the PSR policy. An institution's net debit cap plus its collateralized capacity is referred to as its "maximum daylight overdraft capacity" or "max cap." *Id.* Collateral eligibility and margins are the same for intraday credit purposes as for the discount window. See <http://www.frbdiscountwindow.org/> for information on the discount window and intraday credit collateral acceptance policy and collateral margins.

<sup>19</sup> See 87 FR 48023 (August 5, 2022).