

NATIONAL CREDIT UNION ADMINISTRATION

12 CFR Part 701

RIN 3133-AD65

Chartering and Field of Membership for Federal Credit Unions

AGENCY: National Credit Union Administration (NCUA).

ACTION: Notice of extension of comment period.

SUMMARY: On December 17, 2009, the NCUA Board issued a proposed rule amending its chartering and field of membership manual to update its community chartering policies and define the terms “rural district” and “in danger of insolvency” for emergency merger purposes. 74 FR 68722 (December 29, 2009). NCUA has received several requests to extend the comment period set in the proposed rule and has determined to extend the comment period for an additional 45 days.

DATES: Comments must be postmarked or received by April 15, 2010.

ADDRESSES: You may submit comments by any of the following methods (Please send comments by one method only):

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *NCUA Web Site:* <http://www.ncua.gov/RegulationsOpinionsLaws/proposedregs/proposedregs.html>. Follow the instructions for submitting comments.

- *E-mail:* Address to regcomments@ncua.gov. Include “[Your name] Comments on Proposed Rule IRPS 09-1,” in the e-mail subject line.

- *Fax:* (703) 518-6319. Use the subject line described above for e-mail.

- *Mail:* Address to Mary F. Rupp, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

- *Hand Delivery/Courier:* Same as mail address.

Public Inspection: All public comments are available on the agency’s website at <http://www.ncua.gov/RegulationsOpinionsLaws/comments> as submitted, except as may not be possible for technical reasons. Public comments will not be edited to remove any identifying or contact information. Paper copies of comments may be inspected in NCUA’s law library at 1775 Duke Street, Alexandria, Virginia 22314, by appointment weekdays between 9 a.m. and 3 p.m. To make an

appointment, call (703) 518-6546 or send an e-mail to OGCMail@ncua.gov.

FOR FURTHER INFORMATION CONTACT: Frank Kressman, Staff Attorney, Office of General Counsel, 1775 Duke Street, Alexandria, Virginia 22314 or telephone (703) 518-6540.

SUPPLEMENTARY INFORMATION: On December 17, 2009, the NCUA Board issued a proposed rule to amend its chartering and field of membership manual to update its community chartering policies. The amendments include using objective and quantifiable criteria to determine the existence of a local community and defining the term “rural district.” The amendments clarify NCUA’s marketing plan requirements for credit unions converting to or expanding their community charters and define the term “in danger of insolvency” for emergency merger purposes. 74 FR 68722 (December 29, 2009).

NCUA requested comments on its proposal and set a 60-day comment period. NCUA has received several requests to extend the comment period. The NCUA Board believes a 45-day extension will help facilitate the submission of comments without causing undue delay to the rulemaking process. Accordingly, the comment period is extended and comments must now be postmarked or received by April 15, 2010.

By the National Credit Union Administration Board on February 1, 2010.

Mary Rupp,

Secretary of the Board.

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FEDERAL HOUSING FINANCE AGENCY

12 CFR Part 1225

RIN 2590-AA01

Minimum Capital

AGENCY: Federal Housing Finance Agency.

ACTION: Notice of proposed rulemaking.

SUMMARY: The Federal Housing Finance Agency (FHFA) is issuing and seeking comment on a proposed rule to effect a provision of the Federal Housing Enterprises Financial Safety and Soundness Act that provides for a temporary increase in the minimum capital level for entities regulated by FHFA—Federal National Mortgage Association, Federal Home Loan Mortgage Corporation or the Federal Home Loan Banks. The proposed rule

provides clarity regarding standards for imposing a temporary increase, for rescinding such an increase and a time frame for review of such an increase.

DATES: Comments on the proposed rule must be received on or before April 9, 2010. For additional information, see **SUPPLEMENTARY INFORMATION.**

ADDRESSES: You may submit your comments on the proposed rulemaking, identified by “[RIN 2590-AA01],” by any one of the following methods:

- *E-mail:* Comments to Alfred M. Pollard, General Counsel, may be sent by e-mail to RegComments@fhfa.gov. Please include “[RIN 2590-AA01]” in the subject line of the message.
- *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 e-mail to RegComments@fhfa.gov to ensure timely receipt by the agency. Include the following information in the subject line of your submission: “Minimum Capital Proposed Rule, [RIN 2590-AA01].”

- *U.S. Mail, United Parcel Post, Federal Express, or Other Mail Service:* The mailing address for comments is: Alfred M. Pollard, General Counsel, Attention: Comments/[RIN 2590-AA01], Federal Housing Finance Agency, Fourth Floor, 1700 G Street, NW., Washington, DC 20552.

- *Hand Delivery/Courier:* The hand delivery address is: Alfred M. Pollard, General Counsel, Attention: Comments/[RIN 2590-AA01], Federal Housing Finance Agency, Fourth Floor, 1700 G Street, NW., Washington, DC 20552. The package should be logged at the Guard Desk, First Floor, on business days between 9 a.m. and 5 p.m.

FOR FURTHER INFORMATION CONTACT: Christopher T. Curtis, Senior Deputy General Counsel, Christopher.Curtis@fhfa.gov, (202) 414-8947 or Jamie Schwing, Associate General Counsel, Jamie.Schwing@fhfa.gov, (202) 414-3787, (not toll-free numbers), Federal Housing Finance Agency, Fourth Floor, 1700 G Street, NW., Washington, DC 20552. The telephone number for the Telecommunications Device for the Deaf is (800) 877-8339.

SUPPLEMENTARY INFORMATION:

I. Comments

The Federal Housing Finance Agency (FHFA) invites comment on all aspects of the proposed rule, and will take all relevant comments into consideration before issuing the final regulation. Copies of all comments will be posted