

Appendix D

Overview of BSA Regulations

Title 31 Regulations Implementing the Bank Secrecy Act

Issued 8/8/59:

31 CFR Part 102 – Instructions Relating to Reports of Currency Transactions.

- § 102.1 – Reports of currency transactions required.
 - Required every financial institution, starting August, 1959, to file monthly reports on each deposit or withdrawal on:
 - (a) Transactions involving \$2,500 or more in currency in \$100 denominations or greater;
 - (b) Transactions involving \$10,000 or more in currency in any denomination; and
 - (c) Transactions involving currency in any amount in any denominations which exceed the customary conduct of the customer’s business, industry or profession.
- § 102.3 – Identification required.
 - Prohibited financial institutions from effect any transaction subject to a report in this Part without satisfactory identification.

Issued 4/5/72, unless otherwise noted:

31 C.F.R. Part 103 – Financial Recordkeeping and Reporting of Currency and Foreign Transactions.¹

Subpart B – Reports Required To Be Made.

- § 103.22 – Reports of currency transactions (CTRs).
 - (a) Required each financial institution to file a report on transactions involving more than \$10,000 in currency.
 - (b) Allowed exemptions for: (i) Federal Reserve Banks and Federal Home Loan Banks; (ii) transaction solely with or originated by domestic financial institutions or foreign banks; and (iii) established customers in amounts which the bank reasonably concluded did not exceed amounts commensurate with the customary conduct of the customer’s business, industry or profession. Required a listing of exemptions to be sent to the Secretary upon demand.
- § 103.23. Reports of transportation of currency or monetary instruments (CMIRs).²
 - (a) Required a report by a person who physically transports more than \$5,000 in currency or other monetary instruments into or out of the country.
 - (b) Required a report by each person who receives more than \$5,000 in currency or other monetary instruments from outside of the country if no report has otherwise been filed.

- (c) Exempted, in part, the following from the reporting requirements: (i) Federal Reserve Banks; (ii) various financial institutions with respect to shipments made by the postal service or by common carrier; and (iii) various financial institutions with respect to shipments made by an established customer in amounts commensurate with customary conduct of the customer's business, industry or profession.
- § 103.24 – Reports of foreign financial accounts (FBARs).
 - Required each person having a financial interest or authority over a financial account in a foreign country to report that relationship on his or her Federal income tax return.
- § 103.26 – Identification required.
 - Required a financial institution, before effecting any transaction involving the filing of a CTR, to verify and record the identity of the customer. Verification could be by account number, driver's license, passport, alien identification card or other appropriate document.

Subpart C – Records Required To Be Maintained.

- § 103.32 – Records to be made and retained by persons having financial interests in foreign financial accounts.
 - Required persons having to file an FBAR under 31 C.F.R. § 103.24 to retain records pertaining to the account for 5 years.
- § 103.33 – Records to be made and retained by financial institutions
 - Required financial institutions to retain a record of the following:
 - (a) Extensions of credit over \$5,000, unless secured by real estate.
 - (b) Transfers of funds, currency or other monetary instruments of more than \$10,000 to a place outside the country.
- § 103.34 – Additional records to be made and retained by banks.³
 - (a) Required a bank, with respect to each deposit account opened after 6/30/72, to obtain a taxpayer identification number of all individuals having a financial interest in the account.
 - (b) Required a bank to obtain a copy of, among other things, the following:
 - Signature cards.
 - Account statements.
 - Checks greater than \$100.
 - Deposits greater than \$100.
 - Transfers of funds of more than \$10,000 to a place outside the country.
 - Transfers of funds from a foreign bank.
 - Records necessary to reconstruct a transaction in excess of \$100.
- § 103.35 – Additional records to be made and retained by brokers and dealers in securities.⁴
 - Set forth the records to be maintained by brokers and dealers in establishing an account.

- § 103.36 – Nature of records and retention period.
 - Set forth a general record retention period of 5 years.
 - For records under § 103.34(b)(10), pertaining records necessary to reconstruct a transaction in excess of \$100, the record retention period was 2 years..
- § 103.47 – Civil Penalties.
 - (a) Authorized a CMP of \$1,000 against any domestic financial institution or employee for a willful violation of C.F.R. Part 103.
 - (b) Authorized a CMP for a CMIR violation up to the amount of the transaction.
- § 103.49 – Criminal penalty.
 - (a) Authorized a criminal penalty for a willful violation of 31 C.F.R. Part 103 of \$1,000/ 1 year.
 - Authorized a further penalty of \$10,000/ 5 years if the violation is also a violation of Title I of the BSA (pertaining to recordkeeping requirements) and if the violation is in furtherance of any Federal felony.
 - (b) Authorized a criminal penalty for a willful violation of Title II of the BSA (pertaining to reporting requirements) of \$500,000/ 5 years if the violation is:
 - In furtherance of any Federal crime; or
 - Is a part of a pattern involving \$100,000 within 12 months.
 - (c) Authorized a criminal penalty of \$10,000/ 5 years for a false statement made in connection with BSA reports.

Issued 12/20/77:

- § 103.24 – FBARs.
 - Amended this section to require the FBAR to be filed annually with the Secretary on a form prescribed by the Secretary instead of on the annual Federal income tax return.
 - Amended this section to require a person who has a financial interest of 25% or more in a foreign account to note that on the form filed. Such an individual will be required to provide more information upon request.

Issued 5/15/78:

- § 103.34 – Additional records to be made and retained by banks.
 - Added certificates of deposit issued after 5/31/78 to ¶ (a)(1).
 - Added discussion at the end of ¶ (a) dealing with the situation where the bank is acting as an agent re a certificate of deposit.
 - Added ¶¶ (b)(11) and (12) to the end of the regulation addressing information needed for certificates of deposit.

Issued 6/5/80:

- § 103.22 – CTRs.
 - (a) Added to this paragraph the fact that the report shall be made on forms prescribed by the Secretary.
 - (b) Revised the exemptions: to include (i) Federal Reserve Banks and Federal Home Loan Banks; (ii) transactions between domestic banks; and (iii) transactions by nonbank financial institutions with commercial banks.
 - Further revised the exemptions to allow for exemptions for:
 - › Established customers who are U.S. residents and operate a retail business in the U.S., except for dealerships for cars, boats or planes.
 - › Established U.S. customers who operate a sports arena, race track, etc., including licensed check cashers.
 - › Transactions with the Federal, State or local governments.
 - › Established U.S. business customers who pay employees in cash.
 - (c) Revised the explanation of the level of an exemption to be those amounts which the bank reasonably concluded were commensurate with the customary conduct of the customer's business [deleting the phrase "industry or profession"] and further restricted the governmental exemptions to those that are customary. The paragraph continued to require a listing of exemptions to be sent to the Secretary upon demand.
 - (d) Provided for a bank to be able to apply for other exemptions.
 - (e) Required a centralized record of exemptions to be kept and required the records to be provided to Secretary upon request.
- § 103.25 – Filing of reports.
 - Amended this section to require that CTRs be filed within 15 days, instead of 45.
 - Added a requirement that the reports be retained for 5 years.
- § 103.26 – Identification required.
 - Added a phrase to this section to the effect that if a customer is an alien, or not a U.S. resident, verification has to be made by passport, alien identification card or other official document evidencing nationality or residence.

Issued 2/6/85:

- § 103.22 – CTRs.
 - (a) Amended to add a separate section to this paragraph which added casinos to the coverage of the regulation.
- § 103.36 – Additional records to be made and retained by casinos.
 - Set forth the records to be maintained by casinos relating to accounts opened and credit extended.

Issued 5/1/85:

- § 103.23 – CMIRs.
 - (a) Added the phrase “or attempts.”
 - Increased the threshold for reporting CMIRs from \$5,000 to \$10,000.
- § 103.47 – CMPs.
 - (a) Increased the CMP for a willful violation of this Part [31 C.F.R. Part 103] from \$1,000 to \$10,000.
- § 103.49 – Criminal penalty.
 - (a) Changed the phrase from “Any person who willfully violates any provision of this part . . .” to “Any person who willfully violates any provision of title I of Pub. L. 91-508 [the 1970 Act] (pertaining to recordkeeping), or of this part . . .”
 - (b) Added a new ¶ (b) – for a violation of Title II of the 1970 Act, pertaining to reporting, established a penalty of \$250,000/ 5 years.
 - Old (b) and (c) became (c) and (d).
- § 103.52 – Rewards for informants.
 - Added this new regulation which provided for rewards:
 - For recoveries in excess of \$50,000, rewards for informants could be 25% of the net recovery, up to \$150,000.

Issued 7/8/85:

- § 103.25 – Reports of transactions with foreign financial agencies.
 - Added this regulation indicating that the Secretary may, when deemed appropriate, promulgate regulations requiring specified financial institutions to file reports of certain transactions with designated foreign financial agencies. The Secretary may issue the regulation without notice if there is good cause.

Issued 10/22/85:

- § 103.22 – CTRs.
 - (a) Rewritten with no substantive changes.
- § 103.23 – CMIRs.
 - Deleted the phrase at the end of ¶ (a) saying that “A transfer of funds through normal banking procedures which does not involve the physical transportation of currency ...” does not have to be reported and put it at the beginning of ¶ (d).

Issued 4/8/87:

- § 103.22 – CTRs.
 - (a) Added section to (a)(1) to require financial institutions to aggregate multiple currency transactions made on a single business day.
 - Added section to (a)(2) to require casinos to aggregate multiple currency transactions made within any 24 hour period that the casinos knows are on behalf of any one person.
 - Added ¶ (a)(3) stating that a financial institution includes all of its domestic branches for reporting purposes.
 - (b) Added “regularly scheduled passenger carrier or any public utility” to the list of established customers that can be exempt.
 - (c) Excluded licensed check cashing services from the prohibition of exempting nonbank financial institutions.
 - (d) Added ¶ (d) requiring the signed statement after 10/27/86 of the customer in order to exempt the customer.
 - (e) Added requirement to requests for further exemptions that the customer sign a statement.
- § 103.27 – Identification required.
 - Added statement that use of a bank signature card for identification is not sufficient unless it “was issued after documents establishing the identity of the individual were examined and notation of the specific information was made on the signature card.”
 - Added “the mere notation of ‘known customer’ or ‘bank signature card on file’ on the report is prohibited.”
- § 103.32 – Records required to be retained for FBARs.
 - Added “or signature or other authority over any such account” after phrase “Records of accounts ... shall be retained by each person having a financial interest in”
- § 103.33 – Records to be retained by financial institutions.
 - Increased the threshold requirement for retaining records of extensions of credit from \$5,000 to \$10,000.
- § 103.34 – Additional records to be retained by banks.
 - Changed time frame for getting information on new accounts from 45 days to 30 days.
 - Added ¶ (b)(13) pertaining to deposits or credits in excess of \$100 for direct deposit or wire transfer transactions.
- § 103.35 – Additional records to be made and retained by brokers or dealers in securities.
 - Changed time frame for getting information on new accounts from 45 days to 30 days.
- § 103.37 – Additional records to be made and retained by currency dealers or exchangers.
 - Added new regulation setting forth the records to be maintained by currency dealers or exchangers in establishing an account or line of credit.
- § 103.47 – Civil penalty.
 - Substantially rewrote the regulation to read as follows:

- (a) Added new paragraph to authorize a CMP for a willful violation of the BSA reporting requirements or the recordkeeping requirements of § 103.22 (CTRs) of \$1,000 against a bank.
- (b) Modified former ¶ (a) to authorize a CMP for a willful violation occurring between 10/12/84 – 10/27/86 of any BSA reporting requirement or the recordkeeping requirements of § 103.32 (FBARs) of \$10,000 against a bank.
- (c) Added new paragraph to authorize a CMP for a willful violation of BSA recordkeeping requirements, except under § 103.32 (FBARs), of \$1,000 against a bank.
- (d) Was former ¶ (b) but was otherwise not changed.
- (e) Added new paragraph to authorize a CMP for a willful violation occurring after 1/26/87 of § 103.53 (structuring) equal to the amount of the transaction.
- (f) Added new paragraph to authorize a CMP for a willful violation occurring on or after 10/28/86 of the BSA reporting requirements, except for §§ 103.24 (FBARs), 103.25 (transactions with foreign agencies) and 103.32 (FBAR records), equal to the amount of the transaction or \$25,000, whichever was greater, up to \$100,000 against a bank.
- (g) Added new paragraph to authorize a CMP for a willful violation occurring on or after 10/28/86 of §§ 103.24, 103.25 or 103.32 against an individual. For violations of § 103.24, the CMP would be equal to the amount of the transaction or \$25,000, whichever was greater, up to \$100,000; for §§ 103.25 or 103.32, the CMP would be the balance of the account or \$25,000, whichever was greater, up to \$100,000.
- (h) Added new paragraph to authorize a CMP of \$500 for a negligent violation of BSA.
- § 103.53 – Structured transactions.
 - Added this new section to prohibit structured transaction to evade the CTR reporting requirements.

Issued 1/13/88:

- § 103.22 – CTRs.
 - (a) Added the Postal Service as an entity that has to file CTRs.

Issued 2/12/88:

- § 103.23 – CMIRs.
 - Raised the threshold with regard to persons who receive currency from abroad for which a report has not been filed, from \$5,000 to \$10,000.⁵
- § 103.25 – Reports of transactions with foreign financial agencies.
 - Added provision stating that if financial institution is given notice of a reporting requirement by means other than through the Federal Register, the Secretary may prohibit further disclosure of the reporting requirement.

- § 103.49 – Criminal penalty.
 - (c)(1) Changed the language from “Committed in furtherance of the commission of any other violation of Federal law” to “Committed while violating another law of the United States.”
 - (c)(2) Increased the penalty for violation of Title II of BSA (pertaining to reporting requirements) while violating another law or as part of a pattern involving \$100,000 within 12 months from \$500,000/ 5 years to \$500,000/ 10 years (no change in the dollar amount).

Issued 1/23/89:

- § 103.27 – Identification required.
 - Changed phrase from “for whose or which account” to: “on whose behalf.”

Issued 7/6/89:

- § 103.23 – CMIRs.
 - (a) and (b) Added term “at one time” so it reads “in an aggregate amount exceeding \$10,000 at one time”
 - (c) Added ¶ (8) to not require a report for restrictively endorsed traveler’s checks.

Issued 8/16/89:

- § 103.26 – Reports of certain domestic coin and currency transactions.
 - Added new regulation authorizing the issuance of “geographic targeting orders.”
- § 103.33 – Records to be made and retained by financial institutions.
 - Added a new ¶ (d) which required a record retention of documents under 103.26(a), pertaining to geographic targeting orders, of five years.
- § 103.38 – Nature of records and retention period.
 - Made a corresponding record retention requirement of five years for documents under § 103.26.

Issued 5/15/90 (effective 8/13/90):

- § 103.29 – Purchase of bank checks and drafts, cashier’s checks, money orders and traveler’s checks.
 - Added new section that sets forth requirements for recordkeeping with regard to the sale of certain monetary instruments for \$3,000 or more.

Issued 3/12/93:

- § 103.22 – CTRs.
 - (a)(2) Expanded and rewrote section pertaining to casinos.⁶
- § 103.28 – Identification required.
 - Expanded and rewrote section adding paragraphs pertaining to casinos.⁷
- § 103.36 – Additional records to be made and retained by casinos.⁸
 - Added requirement to ¶ (a) that the casino verify the name and address of the account holder or borrower.
 - Increased the threshold amount for additional record keeping requirements with regard to extensions of credit from \$2,500 to \$3,000.
 - Added ¶ (b)(9)-(15) setting forth with more specificity the records the casino is required to maintain.
- § 103.54 – Special rules for casinos.⁹
 - New regulation issued to set forth requirements for compliance programs for casinos.

Issued 10/17/94:

- § 103.29 – Purchase of bank checks and drafts, cashier's checks, money orders and traveler's checks.
 - Modified and shortened the regulation.

Issued 12/1/94:

- § 103.22 – CTRs.
 - Amended section pertaining to casinos by deleting ¶ (a)(2)(iv).
- § 103.36 – Additional records to be made and retained by casinos.
 - Reduced the threshold amount for additional record keeping requirements with regard to extensions of credit from \$3,000 back down to \$2,500.
 - Deleted ¶¶ (b)(9), (10) and (13)-(15) from earlier version of the regulation.
- § 103.54 – Special rules for casinos.
 - Made minor changes to ¶ (a).
 - Deleted ¶¶ (b) and (d) from earlier version of the regulation.

Issued 1/3/95:

- § 103.25 – Reports of transactions with foreign financial agencies.

- (b)(2) Changed the term “wire or electronic transfers” to “transmittal orders” and deleted a long litany of information required and substituted the phrase: “all information maintained by that institution pursuant to § 103.33,” pertaining to “records to be made and retained by financial institutions.”¹⁰
- § 103.33 – Records to be made and retained by financial institutions.
 - Added ¶¶ (e), (f) and (g) to implement the wire rule as authorized by the Annunzio-Wylie Anti-Money Laundering Act in 1992.¹¹

Issued 4/24-25/96:

- § 103.21 – Reports by banks of suspicious transactions.
 - Added this new regulation setting forth the requirement of banks to file suspicious activity reports.
- § 103.22 – CTRs.
 - (a)(1) Inserted the phrase: “Transactions in currency by exempt persons with banks occurring after April 30, 1996, are not subject to this requirement [to file CTRs] to the extent provided in ¶ (h) of this section.”
 - (h) Added this new paragraph which set forth the following five categories of exempt customers who could be treated as exempt from the filing requirements of the regulation after 4/30/96:
 - A bank’s domestic operations.
 - An agency of the U.S.
 - A government established entity.
 - A corporation listed on a stock exchange.
 - A subsidiary of a listed corporation.
 - This section added a limited safe harbor for failure to file a CTR based on an incorrect exemption.
- § 103.33 – Records to be made and retained by financial institutions.
 - Amended introductory language to ¶¶ (e), (f) and (g).
 - Added ¶¶ (g)(3) and (4) to provide for a safe harbor for transmittals of funds prior to conversion to the expanded Fedwire message format.

Issued 9/8/97:

- § 103.22 – CTRs.
 - (a) Deleted modifying date “occurring after 4/30/96.”
 - (h) Made the following amendments:
 - Deleted the date of 4/30/96.
 - Added to the list of exempt customers the domestic operations of a nonbank financial institution.

- Added examples to the list of exempt customers.
- Set forth the requirement for, at a minimum, annual verification of the status of exempt customers.

Issued 9/21/98:

- § 103.22 – CTRs.
 - Significantly rewrote the regulation, establishing the phase I and I exemption process.
 - Eliminated the need for the customer to sign the exemption filing.
 - Eliminated the requirement that the exemption be restricted to a designated amount commensurate with the customer's customary activity.
 - Added requirement that the customer to be exempt has maintained an account for at least 12 months.
 - Added a requirement for an annual review of the exemption.
 - Added a requirement for a biennial filing.

Issued 8/20/99:

- § 103.37 – Additional records to be made and retained by currency dealers or exchangers.
 - Added ¶ (c) which states that the regulation does not apply to banks that offer services in dealing or changing currency to their customers as an adjunct to their regular service.
- § 103.41 – Registration of money services businesses.
 - Added new Subpart D – Special Rules for Money Services Businesses, setting forth the new registration requirements for money services businesses. The effective date of the regulation was 9/30/99 and the date for registration of MSBs was 12/31/01.
- § 103.57 – Civil penalty.
 - Changed the citations in ¶¶ (d) and (e) to correspond to renumbered citations in the regulations.

Issued 3/14/00:

- § 103.20 – Reports by money services businesses of suspicious transactions.
 - Added new regulation requiring SARs to be filed by MSBs. Effective date of the regulation was 12/31/01.

Issued 12/31/01:

- § 103.30 – Reports relating to currency in excess of \$10,000 received in a trade or business.
 - Added new regulation requiring CTRs to be filed by a trade or business.

Issued 3/4/02:

- § 103.100 – Information sharing with federal law enforcement agencies.
 - Section reserved.
- § 103.110 – Voluntary information sharing among financial institutions.
 - Added new regulation implementing § 314(b) of the USA Patriot Act dealing with the sharing of information between banks.

Issued 4/29/02:

- § 103.120 – AML program requirements for financial institutions.
 - Set forth overview of requirements for a BSA program.
- § 103.125 – AML program for MSBs.
 - Set forth the AML program requirements for MSBs.
- § 103.130 – AML program for mutual funds.
 - Set forth the AML program requirements for mutual funds.
- § 103.135 – AML program for operators of credit card systems.
 - Set forth the AML program requirements for operators of credit card systems.
- § 103.170 – Deferred AML programs for certain financial institutions.
 - Deferred the issuance of AML program requirements for various financial institutions.

Issued 7/1/02:

- § 103.19 – Reports by brokers or dealers in securities of suspicious transactions.
 - Added new regulation requiring SARs to be filed by securities broker/dealers. Effective date of the regulation was 12/30/02.

Issued 7/23/02:

- 103.181 – Special due diligence programs for banks, savings associations and credit unions.
 - Issued as a place holder for regulations to be issued implementing § 312 of the USA Patriot Act.

- 103.182 – Special due diligence programs for securities brokers and dealers, FCMs and introducing brokers.
 - Issued as a place holder for regulations to be issued implementing § 312 of the USA Patriot Act.
- 103.183 – Special due diligence programs for other financial institutions.
 - Issued as a place holder for regulations to be issued implementing § 312 of the USA Patriot Act.

Issued 9/26/02:

- § 103.21 – Reports by casinos of suspicious transactions.
 - Added new regulation requiring SARs to be filed by casinos. Effective date of the regulation was 3/25/03.
- § 103.100 – Information sharing between Federal law enforcement agencies and financial institutions.
 - Added new regulation implementing § 314(a) of the USA Patriot Act dealing with the sharing of information between the government and banks.
- § 103.110 – Voluntary information sharing among financial institutions.
 - Rewrote this regulation implementing § 314(b) of the USA Patriot Act dealing with the sharing of information between banks.
- § 103.185 – Summons or subpoenas of foreign records; termination of correspondent relationship.
 - Added new regulation implementing § 319 of the USA Patriot Act.

Issued 12/4/02:

- § 103.177 – Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.
 - Added new regulation implementing §§ 313 and 319 of the USA Patriot Act.

Issued 5/9/03:

- § 103.121 – Customer Identification Programs for banks, etc.
 - Added new regulation implementing § 326 of the USA Patriot Act dealing with customer identification programs for banks and other financial institutions.
- § 103.122 – CIP for broker-dealers.
 - Added new regulation implementing § 326 of the USA Patriot Act dealing with CIP for broker-dealers.
- § 103.123 – CIP for futures commission merchants and introducing brokers.

- Added new regulation implementing § 326 of the USA Patriot Act dealing with CIP for FCMs and IBs.
- § 103.131 – CIP for mutual funds.
 - Added new regulation implementing § 326 of the USA Patriot Act dealing with CIP for mutual funds.

Issued 11/20/03:

- § 103.17 – Reports by futures commission merchants and introducing brokers of suspicious transactions.
 - Added new regulation requiring SARs to be filed by FCMs and IBs. Effective date of the regulation was 11/20/03.

Issued 6/9/05:

- § 103.140 – AML programs for dealers in precious metals, precious stones, or jewels.
 - Set forth the AML program requirements for dealers in precious metals, precious stones, or jewels. Effective date of 7/11/05.

Issued 11/3/05:

- § 103.16 – Reports by insurance companies of suspicious transactions.
 - Added new regulation requiring SARs to be filed by insurance companies. Effective date of the regulation was 5/2/06.
- § 103.137 – AML programs for insurance companies.
 - Set forth the AML program requirements for insurance companies.

Issued 1/4/06:

- § 103.176 – Due diligence programs for correspondent accounts for foreign financial institutions.
 - Added new regulation implementing § 312 of the USA Patriot Act pertaining to foreign correspondent banks. Effective date of the regulation was 7/5/06.
- § 103.178 – Due diligence programs for private banking accounts.
 - Added new regulation implementing § 312 of the USA Patriot Act pertaining to private banking accounts. Effective date of the regulation was 7/5/06.
- § 103.181-183 - Special due diligence programs.
 - Repealed the regulations issued on 7/23/02 that effectively served as place holders for regulations implementing § 312 of the USA Patriot Act.

Issued 5/4/06:

- 103.15 – Reports by mutual funds of suspicious transactions.
 - Added new regulation requiring SARs to be filed by mutual funds. Effective date of the regulation was 10/31/06.

Endnotes for Appendix D

- 1 These are the first regulations issued implementing the Bank Secrecy Act. These regulations replaced 31 C.F.R. Part 102.
- 2 Amended 12/13/72.
- 3 Amended 1/22/73 and 2/7/73.
- 4 Issued on 12/13/72 and amended on 1/22/73.
- 5 It appears that this amendment was to correspond to the increased thresholds for CMIRs filed under ¶ (a) made on 5/1/85.
- 6 Changes were delayed until 12/1/94.
- 7 Changes were effective 9/8/93; then delayed until 3/1/94, then 12/1/94; and then withdrawn.
- 8 Changes were effective 9/3/93; then delayed until 3/1/94.
- 9 Effective date of 9/8/93; delayed until 3/1/94.
- 10 These changes were to be effective 1/1/96, but were delayed until 4/1/96 and then 5/28/96.
- 11 The wire rule was effective 1/1/96; then delayed to 5/28/96.