

Regulatory Analysis Form

(Completed by Promulgating Agency)



INDEPENDENT REGULATORY
REVIEW COMMISSION

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SECTION I: PROFILE

(1) Agency: Department of Banking

(2) Agency Number: 3

Identification Number: 46

IRRC Number: 2827

(3) Short Title:

Repeal of Regulation in 10 Pa. Code Chapter 3

(4) PA Code Cite:

10 Pa. Code §§ 3.1 – 3.16.

(5) Agency Contacts (List Telephone Number, Address, Fax Number and Email Address):

Primary Contact: Lauren A. Sassani, Assistant Counsel, Department of Banking, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101, (717) 787-1471, Email: pabankreg@state.pa.us.

Secondary Contact: Robert C. Lopez, Deputy Chief Counsel, Department of Banking, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101, (717) 787-1471, Email: pabankreg@state.pa.us.

(6) Primary Contact for Public Comments (List Telephone Number, Address, Fax Number and Email Address) – Complete if different from #5:

(All Comments will appear on IRRC'S website)

(7) Type of Rulemaking (check applicable box):

- Proposed Regulation
- Final Regulation
- Final Omitted Regulation
- Emergency Certification Regulation;
- Certification by the Governor
- Certification by the Attorney General

(8) Briefly explain the regulation in clear and nontechnical language. (100 words or less)

Regulatory Analysis Form

On July 8, 2008, the Department of Banking Code was amended to include new Section 503.E which requires that all administrative proceedings conducted by the Department relating to institutions, licensees and credit unions be subject to the requirements of the Administrative Agency Law, 2 Pa. C.S. §§ 501-508, 701-704. Additionally, Section 503.E provides statutory procedures for the conduct of protest proceedings regarding institutions and credit unions that supplant the provisions of 10 Pa. Code §§ 3.1 – 3.16. The Department further determined that protest procedures related to licensees can adequately be governed by the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1 - 35.251. Therefore, the regulation has been determined by the Department to be obsolete, preempted by statute and thus unnecessary for conducting the subject administrative hearings at the agency level and should be repealed.

(9) Include a schedule for review of the regulation including:

- | | |
|---|---|
| A. The date by which the agency must receive public comments: | <u>Not Applicable.</u> |
| B. The date or dates on which public meetings or hearings will be held: | <u>Not Applicable.</u> |
| C. The expected date of promulgation of the proposed regulation as a final-form regulation: | <u>1st Quarter 2010.</u> |
| D. The expected effective date of the final-form regulation: | <u>Immediately upon publication of the final-form regulation in the <i>Pennsylvania Bulletin</i>.</u> |
| E. The date by which compliance with the final-form regulation will be required: | <u>Not Applicable.</u> |
| F. The date by which required permits, licenses or other approvals must be obtained: | <u>Not Applicable.</u> |

(10) Provide the schedule for continual review of the regulation.

There is no anticipated continual review of this regulation once it is repealed. The Department will continue to monitor the need for any future regulations for Department administrative proceedings.

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SECTION II: STATEMENT OF NEED

(11) State the statutory authority for the regulation. Include specific statutory citation.

The regulation was issued under 7 P.S. § 6151(d) (repealed); 71 P.S. §§ 733-201, 202; 63 P.S. § 281-3; 7 P.S. § 6212; 15 P.S. § 12307 (repealed); 7 P.S. § 103(a)(viii); and 15 P.S. § 1503(a)(8) (repealed). The regulation is being repealed pursuant to the Department's authority in section 202.C of the Department of Banking Code (71 P.S. § 733-202.C).

(12) Is the regulation mandated by any federal or state law or court order, or federal regulation? Are there any relevant state or federal court decisions? If yes, cite the specific law, case or regulation as well as, any deadlines for action.

No.

(13) State why the regulation is needed. Explain the compelling public interest that justifies the regulation. Describe who will benefit from the regulation. Quantify the benefits as completely as possible and approximate the number of people who will benefit.

Given the amendment to Section 503.E of the Department of Banking Code, the regulation is in direct conflict with a prevailing statute. There are no compelling public interests that justify keeping the regulation.

(14) If scientific data, studies, references are used to justify this regulation, please submit material with the regulatory package. Please provide full citation and/or links to internet source.

Not applicable.

(15) Describe who and how many will be adversely affected by the regulation. How are they affected?

The Department can ascertain no person or persons who will be adversely affected by the repeal of the regulation.

(16) List the persons, groups or entities that will be required to comply with the regulation. Approximate the number of people who will be required to comply.

All institutions, licensees and credit unions regulated by the Department.

Regulatory Analysis Form

SECTION III: COST AND IMPACT ANALYSIS

(17) Provide a specific estimate of the costs and/or savings to the regulated community associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

There are no costs/savings associated with the repeal of this regulation.

(18) Provide a specific estimate of the costs and/or savings to local governments associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

There are no costs/savings associated with the repeal of this regulation.

(19) Provide a specific estimate of the costs and/or savings to state government associated with the implementation of the regulation, including any legal, accounting, or consulting procedures which may be required. Explain how the dollar estimates were derived.

There are no costs/savings associated with the repeal of this regulation.

(20) In the table below, provide an estimate of the fiscal savings and costs associated with implementation and compliance for the regulated community, local government, and state government for the current year and five subsequent years.

	Current FY Year	FY +1 Year	FY +2 Year	FY +3 Year	FY +4 Year	FY +5 Year
SAVINGS:	\$N/A	\$	\$	\$	\$	\$
Regulated Community						
Local Government						
State Government						
Total Savings						
COSTS:	N/A					
Regulated Community						
Local Government						
State Government						
Total Costs						
REVENUE LOSSES:	N/A					

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Regulated Community					
Local Government					
State Government					
Total Revenue Losses					

There are no costs/savings associated with the repeal of this regulation.

(20a) Provide the past three year expenditure history for programs affected by the regulation.

Program	FY -3	FY -2	FY -1	Current FY
Not applicable.				

(21) Explain how the benefits of the regulation outweigh any cost and adverse effects.

There are no costs associated with the repeal of this regulation.

(22) Describe the communications with and input from the public and any advisory council/group in the development and drafting of the regulation. List the specific persons and/or groups who were involved.

None. The regulation is being submitted as a Final Omitted Regulation.

(23) Include a description of any alternative regulatory provisions which have been considered and rejected and a statement that the least burdensome acceptable alternative has been selected.

Not Applicable.

(24) Are there any provisions that are more stringent than federal standards? If yes, identify the specific provisions and the compelling Pennsylvania interest that demands stronger regulations.

Not Applicable.

(25) How does this regulation compare with those of other states? How will this affect Pennsylvania's ability to compete with other states?

Not Applicable.

(26) Will the regulation affect any other regulations of the promulgating agency or other state agencies? If yes, explain and provide specific citations.

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No.

(27) Submit a statement of legal, accounting or consulting procedures and additional reporting, recordkeeping or other paperwork, including copies of forms or reports, which will be required for implementation of the regulation and an explanation of measures which have been taken to minimize these requirements.

Not Applicable.

(28) Please list any special provisions which have been developed to meet the particular needs of affected groups or persons including, but not limited to, minorities, elderly, small businesses, and farmers.

None.

FACE SHEET
FOR FILING DOCUMENTS
WITH THE LEGISLATIVE REFERENCE BUREAU
(Pursuant to Commonwealth Documents Law)

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INDEPENDENT REGULATORY
DO NOT WRITE IN THIS SPACE

Copy below is hereby approved as to form and legality. Attorney General

BY: _____
(Deputy Attorney General)

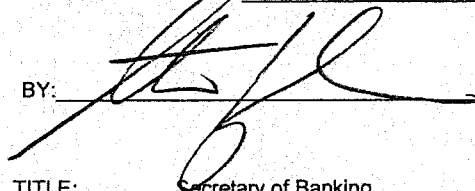
Check if applicable.
Copy not approved. Objections attached.

Copy below is hereby certified to be a true and correct copy of a document issued, prescribed or promulgated by:

Department of Banking
(Agency)

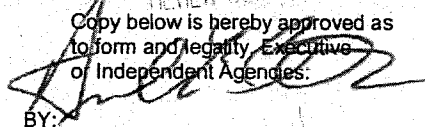
DOCUMENT/FISCAL NOTE NO. 3-46

DATE OF ADOPTION: _____

BY:  _____

TITLE: Secretary of Banking
(Exec. Officer, Chairman or Secretary)

Copy below is hereby approved as to form and legality. Executive of Independent Agencies.

BY:  _____
Andrew C. Clark

MAR 10 2010

DATE OF APPROVAL _____
(Deputy General Counsel)
(Chief Counsel, Independent Agency)

(Strike inapplicable title)

Check if applicable. No Attorney General approval or objection within 30 days after submission.

FINAL OMITTED REGULATION
DEPARTMENT OF BANKING
GENERAL PROVISIONS
HEARINGS AND CONFERENCES
[10 PA. CODE CH. 3]

FINAL RULEMAKING

DEPARTMENT OF BANKING

**TITLE 10 – BANKS AND BANKING
DEPARTMENT OF BANKING**

[10 Pa. Code §§ 3.1 – 3.16]

The Pennsylvania Department of Banking, under the authority contained in section 202.C of the Department of Banking Code (71 P.S. § 733-202.C), hereby deletes 10 Pa. Code §§ 3.1 – 3.16 which has become obsolete.

Introduction

The Department has determined that the existing regulation is obsolete, preempted by statute and thus unnecessary for conducting the subject administrative hearings at the agency level.

Analysis

On July 8, 2008, the Department of Banking Code was amended to include new Section 503.E which requires that all administrative proceedings conducted by the Department relating to institutions, licensees and credit unions be subject to the requirements of the Administrative Agency Law, 2 Pa. C.S. §§ 501-508, 701-704. Additionally, Section 503.E provides statutory procedures for the conduct of protest proceedings regarding institutions and credit unions that supplant the provisions of 10 Pa. Code §§ 3.1 – 3.16. The Department further determined that protest procedures related to licensees can adequately be governed by the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1 - 35.251. Therefore, the regulation has been determined by the Department to be obsolete, preempted by statute and thus unnecessary for conducting the subject administrative hearings at the agency level and should be repealed.

Cost and Paperwork Requirement

Repealing the regulation will have no effect on costs or paperwork requirements.

Fiscal Impact

Repealing this regulation will have no fiscal impact.

Notice

Notice of proposed rulemaking has been omitted under section 204(3) of the act of July 31, 1968 (P.L. 769, No. 240)(45 P.S. § 1204(3)) (CDL), which specifies that a regulation may be adopted without notice of proposed rulemaking if proposed rulemaking procedures are “in the

circumstances impracticable, unnecessary, or contrary to the public interest.” The proposed rulemaking procedures in this instance are unnecessary because the Department is repealing an obsolete regulation.

Regulatory Review

This regulation is being submitted as a final-omitted Regulation. Pursuant to section 5.1(c) of the Regulatory Review Act (71 P.S. § 745.5a(c)), on March 25, 2010, the Department submitted a copy of the final omitted regulation and a copy of the Regulatory Analysis Form to the Pennsylvania Office of Attorney General, the Independent Regulatory Review Commission (“IRRC”) and the Chairmen of the House Committee on Commerce and the Chairmen of the Senate Committee on Banking and Insurance.

Under section 5.1(j.2) of the Regulatory Review Act (71 P.S. § 745.5a(j.2)), on _____, the final-omitted regulation was deemed approved by the House and Senate Committees. Under Section 5.1(e) of the Regulatory Review Act (71 P.S. § 745.5a(e)), IRRC met on _____, and approved the final-omitted regulation.

Effective Date

These deletions will become effective upon final publication in the *Pennsylvania Bulletin*.

Sunset Date

Since this rulemaking deletes an obsolete regulation, a sunset date is not necessary.

Contact Person

For an explanation of this rulemaking contact Lauren A. Sassani, Assistant Counsel, Department of Banking, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101, telephone number (717)-787-1471, or by email at pabankreg@state.pa.us or Robert C. Lopez, Deputy Chief Counsel, Department of Banking, 17 N. Second Street, Suite 1300, Harrisburg, Pennsylvania 17101, telephone number (717) 787-1471, or by email at pabankreg@state.pa.us.

Findings

The Department finds that:

(1) The proposed rulemaking procedures in sections 201 and 202 of the CDL (45 P.S. §§ 1201 and 1202) are unnecessary because this rulemaking eliminates an obsolete regulation.

(2) Public notice of intention to adopt this rulemaking has been omitted under section 204 of the CDL and 1 Pa. Code § 7.4.

Order

The Department orders that:

- (a) The regulation of the Department at 10 Pa. Code §§ 3.1 – 3.16 is deleted.
- (b) The Department shall submit this order and Annex A to the Office of Attorney General and the Office of General Counsel for approval as to legality as required by law.
- (c) This order shall take effect upon publication in the *Pennsylvania Bulletin*.

STEVEN KAPLAN,
Secretary

Annex A

TITLE 10. BANKS AND BANKING

PART I. GENERAL PROVISIONS

CHAPTER 3. HEARINGS AND CONFERENCES

§ 3.1. [Definitions] Reserved.

[The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

Application -- A proposal to charter or license an institution, to establish a branch, to merge or consolidate with or purchase the assets of an institution where the resulting institution is Commonwealth chartered or licensed, or to relocate an office.

Business day -- A day on which Commonwealth offices remain open, excluding Saturdays, Sundays, or legal holidays.

Hearing file -- That file compiled in contemplation of a hearing, consisting of the application accompanied by supporting data and supplementary information.

Interested person -- A person with an interest in an application.

Legal holiday -- A day in which Commonwealth offices remained closed.

Objecting person -- An interested person who submits an objection to the Department.

Objection -- A written statement of opposition to approval of an application by the Department.

Protest -- A written statement which opposes approval of an application and which requests a hearing before the Department.

Protesting person -- A financial institution which submits a protest to the Department.]

§ 3.2. [Scope] Reserved.

[(a) The provisions of this chapter set forth procedures by which the Department, boards, and other entities established under acts wherein the Department has supervisory or regulatory responsibility, may intelligently inquire into and reach informed decisions with respect to applications and in such other cases as the Department in its discretion shall deem proper. These procedures provide a method by which all protesting, objecting and other interested persons may present their views. Nothing contained in this chapter shall be construed to prevent interested persons from presenting their views in a more informal manner when deemed appropriate by the Department, or to prevent the Department from conducting such other investigation as may be

deemed appropriate.

(b) The provisions of this chapter supersede the provisions set forth in 1 Pa. Code Chapter 35 (relating to formal proceedings), and any applicable section of 1 Pa. Code Part II (relating to general rules of administrative practice and procedure), including any section relating to the same, similar or related subject matter as that of this chapter.]

§ 3.3. [Notice of filing of application] Reserved.

[Applications shall be filed in accordance with the provisions of the applicable statute or this part. If appropriate, notification of filing will be provided to the Federal administrator by the Department and to any other person requesting, in writing, notice of the date on which an application was filed. The Department will solicit, in whatever manner it deems appropriate, comments from each entity which the Department believes, in its sole discretion, might be affected by or have an interest in the pending application.]

§ 3.4. [Hearing file] Reserved.

[(a) *Contents.* The hearing file in each case shall consist of the application with supporting data and supplementary information. In addition, the hearing file shall contain all data and information submitted by protesting, objecting and other interested persons in favor of, or in opposition to, such application. All factual information contained in any field investigation report made by a Department examiner will also be made part of the hearing file, unless deemed confidential by the Department. Additionally, a person submitting information may request that the Department deem confidential material not relevant to the property interests of protesting, objecting, and other interested persons, such as trade secrets normally not available through commercial publications.

(b) *Availability to protesting persons.* The hearing file shall be available for inspection in the office of the Department upon written request from a protesting person at such time as the Department will prescribe. No document in the hearing file may be removed from the office of the Department by persons other than members of the Departmental staff. Photocopies may be made available, on request, to protesting persons at the established charge.]

§ 3.5. [Protests, objections or other written comments] Reserved.

[(a) Within 10 business days after any required notice by publication, pursuant to the provisions of this title, any interested person may submit to the Department a protest, an objection, or other written comments concerning the application. Except as provided in subsection (b), any submission not received within the ten-day period shall not be considered.

(b) The time provided in subsection (a) may be extended by the Department if, in the sole discretion of the Department, such extension is warranted.

(c) In the absence of a protest, the Department, if it believes it to be in the public interest, may order a hearing to be held.]

§ 3.6. [Place of hearing] Reserved.

[Persons submitting a protest shall be given a hearing. The Department, in any matter, reserves the right to conduct hearings at any location it deems to be appropriate.]

§ 3.7. [Date of hearing] Reserved.

[A hearing shall be scheduled as soon as practicable after having been requested or ordered, allowing at least 20 business days between the date of notice and the date of hearing.]

§ 3.8. [Notice of hearing] Reserved.

[(a) *Contents.* The Department, when notifying protesting persons of the scheduling of a hearing, will set forth in the notice the subject matter of the application and the date, time and place of the hearing.]

[(b) *To whom sent.* The notice described in subsection (a) will be sent to the applicant and to all protesting persons.]

§ 3.9. [Presiding officer] Reserved.

[If a hearing is scheduled, the presiding officer shall be the Secretary, or such other person as may be named by the Secretary.]

§ 3.10. [Prehearing conferences] Reserved.

[(a) The provisions of 1 Pa. Code §§ 35.111 -- 35.116 (relating to prehearing conferences) shall be applicable to the extent that they are not inconsistent with the provisions of this section.]

[(b) At least five business days prior to a prehearing conference or, if none is scheduled, at least five business days prior to the hearing, applicant shall serve upon all protesting persons and provide the presiding officer with a written statement containing the following:

(1) The names, addresses, and capacities of all persons who may be called as witnesses and the general nature of the evidence to be presented through such witnesses.

(2) The reports of any expert whose opinion will be offered in evidence at the hearing. Such reports shall include the findings and conclusions of the expert.

[(c) At least three business days prior to a prehearing conference or, if none is scheduled, at least three days prior to the hearing, each protesting person shall serve upon the applicant and other protesting persons and provide the presiding officer with a written statement containing the same matter relative to evidence they intend to present at the hearing as is required of the applicant under subsection (b) of this section.]

(d) Prior to a prehearing conference or prior to a hearing, any or all parties should confer and consult with each other as often as may be necessary for the following purposes:

(1) To consider the factual and legal issues involved and to agree upon those items as to which admissions can be made.

(2) To prepare a list of all exhibits to be offered in evidence, numbered or lettered consecutively, and to note on each whether it may be offered without proof. Copies of all exhibits shall be made available to opposing parties. If any exhibits are known to exist or probably will be required but are not available at the time, the substance thereof must be disclosed to opposing parties, and numbers or letters shall be reserved for such exhibits. The exhibit list shall be filed with the presiding officer prior to the hearing or prehearing conference. Exhibits not submitted and marked in this manner shall not be admitted at the hearing unless the presiding officer is satisfied that their existence or the necessity of introducing them could not have been determined at the earlier stages referred to in this subsection.

(e) At a prehearing conference, the factual and legal issues will be reviewed, admissions agreed upon, exhibits agreed upon, and the parties shall make full disclosure of the theories which they intend to pursue at the hearing. Failure to make such disclosures may require exclusion at the hearing of any evidence relating to an undisclosed theory.

(f) The presiding officer may make an order reciting the action taken at the conference and the agreements made by the parties as to any of the matters considered and limiting the issues for the hearing to those not disposed of by admissions or agreements of the parties. Such order, when entered, shall control the subsequent course of action unless modified at the hearing to prevent manifest injustice.

(g) No application for continuance of a hearing will be considered unless accompanied by verified petitions setting forth compelling reasons, after notice to all parties. At the discretion of the presiding officer, it may be required that the petition be signed by and bear the endorsement of any of the real parties in interest.]

§ 3.11. [Hearing rules] Reserved.

[(a) *Presentation.* The presentation at hearings should conform with the following:

(1) *Opening statements.* The applicant and each protesting person may make opening statements of such length as the presiding officer may prescribe. Such opening statements shall concisely state what the participant intends to show. The applicant shall have the opportunity to present his statement first.

(2) *Applicant's presentation following the opening statements.* The applicant shall present his data and materials, oral or documentary.

(3) *Protesting person's presentation.* Following the presentation of the applicant, the protesting persons shall present their data and materials, oral or documentary. The protesting persons may

agree, with the approval of the presiding officer, to have one of their number make their presentation.

(4) *Summary of statements.* After all of the presentations set forth in this subsection have been concluded, the parties to the hearing may make short and concise summary statements reviewing their position. The applicant shall present his concluding summary statement last.

(5) *Procedure.* The provisions of this subsection supersede 1 Pa. Code §§ 35.121 -- 35.128 (relating to hearing).

(b) *Witnesses.* The obtaining and use of witnesses is the responsibility of the parties. All witnesses will be present of their own volition, but any person appearing as a witness may be subject to questioning by any party, by any representative of the Department, or by the presiding officer. The refusal of a witness to answer questions may be considered by the Department in determining the weight to be accorded the testimony of that witness. Witnesses shall not be sworn. The Department may call witnesses.

(c) *Evidence.* The presiding officer shall have the authority to exclude data or materials which he deems to be improper or irrelevant. Formal rules of evidence shall not apply to these hearings. Documentary material shall be of a size consistent with ease of handling, transportation and filing, and copies must be provided for each participant in the hearing, including assisting board members. While large exhibits may be used during the hearing, copies of such exhibits must be provided by the party in reduced size, 8 1/2 inches by 11 inches, for submission as evidence. Two copies of all such documentary evidence shall be furnished to the Department, and one copy shall be furnished to each other person represented at the proceeding. At any time during the hearing, the presiding officer, any member of an assisting board, and any representative of the Department shall have the authority to ask questions in order to enable the Department to intelligently inquire into and reach an informed decision with respect to the application in question. The provisions of this subsection supersede 1 Pa. Code §§ 35.161 -- 35.169 (relating to evidence).

(d) *Procedural questions.* The Department, presiding officer, or any designated member of an assisting board shall determine all procedural questions not governed by this chapter. The Department, presiding officer, or designated member shall each have the authority to limit the number of witnesses to be used by any party and to impose such time limitations as he shall deem reasonable. The provisions of this subsection supersede 1 Pa. Code §§ 35.127, 35.162 and 35.187 (relating to limiting number of witnesses; reception and ruling on evidence; and authority delegated to presiding officers).

(e) *Transcript.* A transcript of each hearing will be arranged for by the Department, with all expenses of such service, including the furnishing of two copies of the transcript to the Department, one copy to the applicant, and one copy to each member of an assisting board, being borne by the protesting persons or, in the case of a hearing ordered by the Department, being borne by the applicant. The provisions of this subsection supersede 1 Pa. Code §§ 35.131 -- 35.133 (relating to transcript).

(f) *Record.* The hearing file shall automatically be deemed a part of the record of these proceedings, as well as all evidence submitted under subsection (c) and the transcript described in subsection (e).]

§ 3.12. [Closing the hearing file] Reserved.

[If requested by any party to the hearing, and approved by the presiding officer or designated member of an assisting board, the hearing file may remain open for five days following receipt of the transcript by the Department during which time the applicant and any protesting person may submit additional written statements. A copy of any statement so submitted during this period of time shall also be sent simultaneously to the other parties to the hearing.]

§ 3.13. [Briefs] Reserved.

[(a) The provisions of 1 Pa. Code §§ 35.191 -- 35.193 (relating to briefs) shall be applicable to the extent they are not inconsistent with the provision of this section.

(b) Fifteen business days subsequent to receiving a transcript of the hearing, the applicant shall file its brief with the presiding officer and serve a copy upon each protesting person. Ten business days subsequent to receiving the applicant's brief, each protesting person shall file its brief with the presiding officer and serve a copy upon the applicant. Five business days subsequent to receiving the protesting persons briefs, the applicant may file and serve a reply brief. The presiding officer may extend the times for filing when, in his judgment the circumstances require such extension.

(c) Each party to the hearing shall furnish three copies of its brief to the Department and one copy to each other party and to each member of an assisting board.

(d) Briefs shall be on paper 8 1/2 inches by 11 inches.]

§ 3.14. [Retained authority] Reserved.

[The Department may adopt different procedures that it deems necessary and reasonable in acting upon a particular application.]

§ 3.15. [Departmental decision] Reserved.

[The applicant, protesting persons and their respective counsels will be notified of the final disposition of the application by the Department.]

§ 3.16. [Computation of time] Reserved.

[(a) In computing a period of days provided for in this chapter, the day of the act from which the period begins to run is not included. The last day of the period so computed shall be included if it is a business day. If it is not a business day, the period shall run until the end of the next business day.

(b) Subsection (a) supersedes 1 Pa. Code § 31.12 (relating to computation of time).]

**TRANSMITTAL SHEET FOR REGULATIONS SUBJECT TO THE
REGULATORY REVIEW ACT**

I.D. NUMBER 3-46

SUBJECT: 10 PA. CODE CH. 3 HEARINGS AND CONFERENCES

AGENCY: DEPARTMENT OF BANKING

TYPE OF REGULATION

- Proposed Regulation
- Final Regulation
- Final Regulation with Notice of Proposed Rulemaking Omitted
- 120-day Emergency Certification of the Attorney General
- 120-day Emergency Certification of the Governor
- Delivery of Tolled Regulation
 - a. With Revisions b. Without Revisions

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 INDEPENDENT REGULATORY
 REVIEW COMMISSION

FILING OF REGULATION

DATE	SIGNATURE	DESIGNATION
3/25	<u>Jamie Macan</u>	HOUSE COMMERCE COMMITTEE MAJORITY CHAIRMAN Honorable Peter Daley
3/25	<u>Barbara Ramsey</u>	HOUSE COMMERCE COMMITTEE MINORITY CHAIRMAN Honorable Dick L. Hess
3/25	<u>Judy Merrill for Rep. White</u>	SENATE COMMITTEE ON BANKING & INSURANCE MAJORITY CHAIR Honorable Don White
3-25	<u>H. Brawley</u>	SENATE COMMITTEE ON BANKING & INSURANCE MINORITY CHAIR Honorable Michael J. Stack
3/25/10	<u>K. Cooper</u>	INDEPENDENT REGULATORY REVIEW COMMISSION
3-25	<u>M. Munnert</u>	ATTORNEY GENERAL (for Final Omitted only)
_____	_____	LEGISLATIVE REFERENCE BUREAU (for Proposed only)