AGRICULTURE ADOPTIONS

N.J.A.C. 2:20-4 sets forth provisions regarding Mediterranean fruit fly, which is a dangerously injurious non-native insect that constitutes a menace to fruits and vegetables in New Jersey.

N.J.A.C. 2:20-5 sets forth provisions regarding Africanized Honeybee, which presents a menace to the practice of apiculture in New Jersey.

N.J.A.C. 2:20-6 sets forth provisions regarding Khapra Beetle, which is a menace to food and grain stocks in New Jersey.

N.J.A.C. 2:20-7 sets forth provisions for postentry quarantine, which restricts the growth and movement of plants imported to the United States for the purpose of determining whether the plants are infected with plant pests not discernible by port-of-entry inspection.

N.J.A.C. 2:20-8 sets forth provisions of quarantine for Asian Longhorn Beetle, including restrictions on movement of infested plant material, regulated articles, the quarantine areas, right of access, notification, and conditions of movement.

N.J.A.C. 2:20-9 sets forth provisions regarding non-native phytophagous snails, including regulated materials, prohibition on the raising, maintaining, holding, and movement of such snails, and the treatment or disposal of infested materials.

N.J.A.C. 2:20-10 sets forth provisions regarding Spotted Lanternfly, including regulated articles, the quarantine area, right of access, notification, restrictions on movement and conditions of movement, and recordkeeping.

The Department of Agriculture has reviewed the rules and has determined that the rules should be readopted without change. These rules are necessary, reasonable, and proper for the purpose for which they were originally promulgated. Therefore, pursuant to N.J.S.A. 52:14B-5.1, the chapter is readopted and shall continue in effect for a seven-year period.

## **BANKING**

(a)

# DEPARTMENT OF BANKING AND INSURANCE DIVISION OF BANKING

Notice of Readoption Advertising

Readoption: N.J.A.C. 3:2

Authority: N.J.S.A. 17:1-15.e and 17:16H-1.1 et seq. Authorized By: Justin Zimmerman, Acting Commissioner, Department of Banking and Insurance.

Effective Date: October 7, 2024. New Expiration Date: October 7, 2031.

**Take notice** that pursuant to N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 3:2 were scheduled to expire on November 6, 2024. The rules govern advertising by financial institutions subject to supervision, regulation, or licensing by the Department of Banking and Insurance (Department).

N.J.A.C. 3:2-1.1 sets forth the authority, scope, and enforcement of the chapter. N.J.A.C. 3:2-1.2 sets forth definitions and key terms used in the chapter. N.J.A.C. 3:2-1.3 provides the required disclosures in the advertising of maximum interest rates and yield on time and savings deposits, as well as advertisement of loan products.

N.J.A.C. 3:2-1.4 sets forth the prohibition of advertising that is misleading, deceptive, inaccurate, false, or that negatively affects public confidence in a financial institution or financial institutions in general in accordance with N.J.S.A. 17:16H-1 et seq. (Act). It also provides conduct that is deemed deceptive or misleading.

N.J.A.C. 3:2-1.5 provides the procedures for notifications of financial institutions by the Commissioner of Banking and Insurance (Commissioner) by way of an order to show cause regarding possible violations of the Act or the chapter. N.J.A.C. 3:2-1.6 sets forth a financial institution's right to request an administrative hearing in response to the Commissioner's issuance of an order to show cause. N.J.A.C. 3:2-1.7 sets forth penalties for continued violations of the Act or the chapter. N.J.A.C. 3:2-1.8 is reserved. N.J.A.C. 3:2-1.9 sets forth that the procedures to be

followed shall conform to the Administrative Procedures Act, N.J.S.A. 52:14B-1 et seg.

The Department has reviewed these rules and has determined that the rules are necessary, reasonable, and proper for the purpose for which they were originally promulgated. Therefore, pursuant to N.J.S.A. 52:14B-5.1.c, these rules are hereby readopted and shall continue in effect for a seven-year period.

## **COMMUNITY AFFAIRS**

(b)

### OFFICE OF THE COMMISSIONER

Notice of Readoption Standards of Conduct Readoption: N.J.A.C. 5:1

Authority: N.J.S.A. 52:27D-3.

Authorized By: Jacquelyn A. Suárez, Commissioner, Department of Community Affairs.

Effective Date: October 9, 2024. New Expiration Date: October 9, 2031.

**Take notice** that, pursuant to the provisions of Executive Order No. 66 (1978) and N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 5:1 were scheduled to expire on April 18, 2025. The readopted rules are intended to implement N.J.S.A. 52:27D-3, which requires the Commissioner of the Department of Community Affairs (Department) to administer the work of the Department, organize the work of the Department into divisions, offices, and bureaus as the Commissioner shall determine is necessary for efficient and effective operation, and adopt, issue, and promulgate rules and regulations in the name of the Department.

N.J.A.C. 5:1 consists of seven subchapters that establish the standard of conduct for employees of the Department. Subchapter 1 sets forth the applicability of the rules. Subchapter 2 sets forth definitions. Subchapter 3 establishes the penalties for violations of the standards of conduct. Subchapter 4 is reserved. Subchapter 5 establishes the code of fair practices. Subchapter 6 addresses conflicts of interests and mandates compliance with the Uniform Ethics Code. Subchapter 7 discusses limitations on political activities.

The Department has reviewed the rules and has determined that they should be readopted without change. The rules are necessary, reasonable, and proper for the purpose for which they were originally promulgated. Therefore, pursuant to P.L. 2011, c. 45, these rules are readopted and shall continue in effect for a seven-year period.

(c)

#### OFFICE OF THE COMMISSIONER

Notice of Readoption Organizational Rules Readoption: N.J.A.C. 5:2

Authority: N.J.S.A. 52:27D-3.

Authorized by: Jacquelyn A. Suárez, Commissioner, Department of Community Affairs.

Effective Date: October 9, 2024. New Expiration Date: October 9, 2031.

Take notice that, pursuant to the provisions of Executive Order No. 66 (1978) and N.J.S.A. 52:14B-5.1, the rules at N.J.A.C. 5:2 were scheduled to expire on April 19, 2025. The readopted rules are intended to implement N.J.S.A. 52:27D-3, which requires the Commissioner of the Department of Community Affairs (Department) to administer the work of the Department, organize the work of the Department into divisions, offices, and bureaus as the Commissioner shall determine is necessary for