Banking & Finance Law Daily

Regulation Tracker

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Proposed Rule Comment Calendar

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC, FHFA, NCUA	Incentive-Based Compensation Arrangements	OCC-2011-0001; RIN-2590-AA42; RIN 3133-AE48	The Office of the Comptroller of the Currency, Federal Housing Finance Agency, and National Credit Union Administration seek comment on a proposed rule to implement section 956 of the Dodd-Frank Act.	Comments must be received within 60 days after publication in the *Federal Register*.	
FDIC	Withdrawal of Proposed Rules	90 FR 12115; RIN 3064-AD86, 3064-AF94, 3064-AF99, 3064-AG04	The FDIC is withdrawing three proposed rules relating to brokered deposits, corporate governance, and the Change in Bank Control Act. The FDIC is also withdrawing the authority previously approved by the FDIC Board of Directors to publish a proposed rule on incentive-based compensation arrangements.	The proposals were withdrawn as of March 14, 2025.	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
CFPB	Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms	90 FR 3723; CFPB-2025-0003	The Consumer Financial Protection Bureau is seeking comments on a proposed interpretive rule to assist companies, investors, and other market participants evaluating existing statutory and regulatory requirements governing electronic fund transfers.	March 31, 2025	Read comments
CFPB	Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services (Regulation AA)	90 FR 3566; CFPB–2025–0002	The Consumer Financial Protection Bureau is proposing to prohibit certain contractual provisions in agreements for consumer financial products or services.	April 1, 2025	
CFPB	Protecting Americans from Harmful Data Broker Practices (Regulation V)	89 FR 101402; 90 FR 11236; CFPB-2024-0044	The Consumer Financial Protection Bureau has issued a proposed rule for public comment to amend Regulation V, which implements the Fair Credit Reporting Act. The proposed rule is designed to, among other things, ensure that the FCRA's protections are applied to sensitive consumer information that the statute was enacted to protect, including information sold by data brokers.	April 2, 2025	Read comments
CFPB	Fair Credit Reporting Act (Regulation V); Identity Theft and Coerced Debt	89 FR 100922; 90 FR 11495; CFPB-2024-0057	The Consumer Financial Protection Bureau is seeking information in advance of preparing a proposed rule to address concerns related to information furnished to credit bureaus and other consumer reporting agencies concerning coerced debt.	April 7, 2025	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	Statement of Policy on Bank Merger Transactions	90 FR 11679; RIN 3064–AF26	The Federal Deposit Insurance Corporation is requesting public comment on a proposal to rescind the Statement of Policy on Bank Merger Transactions published in 2024 and reinstate its prior Statement of Policy on Bank Merger Transactions.	April 10, 2025	

Final Rule Effective Dates

Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
FHFA	2025-2027 Enterprise Housing Goals	RIN 2590-AB34	The Federal Housing Finance Agency has issued a final rule on the housing goals for Fannie Mae and Freddie Mac for 2025 through 2027 as required by the Federal Housing Enterprises Financial Safety and Soundness Act of 1992.	The final rule becomes effective 60 days after publication in the *Federal Register*.
FinCEN	Beneficial Ownership Information Reporting Requirement Revision and Deadline Extension	RIN 1506-AB49	The Financial Crimes Enforcement Network has issued an interim final rule that removes the requirement for U.S. companies and U.S. persons to report beneficial ownership information (BOI) to FinCEN under the Corporate Transparency Act. In the interim final rule, FinCEN revises the definition of "reporting company" in its implementing regulations to mean only those entities that are formed under the law of a foreign country and that have registered to do business in any U.S. State or Tribal jurisdiction by the filing of a document with a secretary of state or similar office—formerly known as "foreign reporting companies."	The final rule becomes effective upon publication in the *Federal Register*. Written comments must be received within 60 days after publication in the *Federal Register*.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
CFPB	Credit Card Penalty Fees (Regulation Z)	89 FR 19128; CFPB-2023-0010	The Consumer Financial Protection Bureau has issued a final rule amending Regulation Z, which implements the Truth in Lending Act (TILA), to address late fees charged by card issuers. The rule applies to larger card issuers, which are defined as credit card issuers which, along with their affiliates have one million or more open credit card accounts. The rule changes the late fee "safe harbor" for larger card issuers to $8 from up to $32. **Note:** On May 10, 2024, the U.S. District Court for the Northern District of Texas stayed the CFPB's final rule.	**May 14, 2024**
OFAC	Reporting, Procedures and Penalties Regulations	90 FR 13286	The Office of Foreign Assets Control has issued a final rule to adopt, without change, a September 2024 interim final rule to amend the Reporting, Procedures and Penalties Regulations. The interim final rule extended certain recordkeeping requirements from five to 10 years, consistent with the statute of limitations for violations of certain sanctions administered by OFAC.	**March 21, 2025**
HUD	Affirmatively Furthering Fair Housing Revisions	90 FR 11020; FR–6519–I–01	The Department of Housing and Urban Development has issued an interim final rule that revises HUD's regulation governing the Fair Housing Act's mandate that the Secretary administer HUD's program and activities in a manner that affirmatively furthers fair housing.	**April 2, 2025.** Comment due date: May 2, 2025.
Fed, CFPB	Availability of Funds and Collection of Checks	89 FR 43737; R-1832	The Federal Reserve Board and Consumer Financial Protection Bureau have issued a final rule adjusting for inflation dollar amounts relating to the availability of customer funds and clearing of checks.	**July 1, 2025**
CFPB	Small Business Lending under the Equal Credit Opportunity Act (Regulation B)	88 FR 35150; CFPB–2022–0015	The Consumer Financial Protection Bureau issued a final rule amending Regulation B to implement changes to the Equal Credit Opportunity Act (ECOA) made by section 1071 of the Consumer Financial Protection Act of 2010 (CFPA). The rule requires covered lenders to collect certain information from small businesses that apply for credit, and to report that data annually to the CFPB. **NOTE:** On July 31, 2023, the U.S. District Court for the Southern District of Texas ordered the CFPB not to implement or enforce the small business lending rule against plaintiffs in *Texas Bankers Ass'n, et al.*	*Compliance dates*: Covered financial institutions must comply with the final rule beginning **July 18, 2025**, **Jan. 16, 2026**, or **Oct. 18, 2026**.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
			v. CFPB, et al., No. 7:23-cv-00144, and their members. That order, stays all deadlines for compliance with the small business lending rule for plaintiffs in that case and their members. The CFPB extended the compliance deadlines and plans to issue an interim final rule to extend compliance deadlines.	
OCC, Fed, FDIC, NCUA, CFPB, FHFA	Quality Control Standards for Automated Valuation Models	89 FR 64538; OCC-2023-0002; R-1807; RIN 3064-AE68; RIN 3133-AE23; CFPB-2023-0025; RIN 2590-AA62	The Office of the Comptroller of the Currency, Federal Reserve Board, Federal Deposit Insurance Corporation; National Credit Union Administration, Consumer Financial Protection Bureau, and Federal Housing Finance Agency have issued a final rule to implement quality control standards for automated valuation models used by mortgage originators and secondary market issuers in valuing residential real estate collateral securing mortgage loans.	**Oct. 1, 2025**
CFPB	Overdraft Lending: Very Large Financial Institutions	89 FR 106768; CFPB-2024-0002	The Consumer Financial Protection Bureau has issued a final rule amending Regulations E and Z to update regulatory exceptions for overdraft credit provided by very large financial institutions, thereby ensuring that these extensions of overdraft credit adhere to consumer protections required of similarly situated products, unless the overdraft fee is a small amount that only recovers estimated costs and losses. The final rule allows consumers to better comparison shop across credit products and provides substantive protections that apply to other consumer credit.	**Oct. 1, 2025**
FinCEN	Anti-Money Laundering Regulations for Residential Real Estate Transfers	89 FR 70258; RIN 1506–AB54	The Financial Crimes Enforcement Network has issued a final rule to require certain persons involved in real estate closings and settlements to submit reports and keep records on certain non-financed transfers of residential real property to specified legal entities and trusts on a nationwide basis.	**Dec. 1, 2025**
FinCEN	Financial Crimes Enforcement Network: Anti-	89 FR 72156; RIN 1506-AB58	The Financial Crimes Enforcement Network has issued a final rule to include certain investment advisers in the definition of "financial institution" under the Bank Secrecy Act (BSA), prescribe minimum	**Jan. 1, 2026**

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers		standards for anti-money laundering/countering the financing of terrorism programs to be established by certain investment advisers, require certain investment advisers to report suspicious activity to FinCEN pursuant to the BSA, and make several other related changes to FinCEN regulations.	
FHFA	Enterprise Regulatory Capital Framework – Commingled Securities, Multifamily Government Subsidy, Derivatives, and Other Enhancements	88 FR 83467; RIN 2590-AB27	The Federal Housing Finance Agency has adopted a final rule that amends several provisions in the Enterprise Regulatory Capital Framework for Fannie Mae and Freddie Mac. The final rule includes modifications related to guarantees on commingled securities, multifamily mortgage exposures secured by government-subsidized properties, and derivatives and cleared transactions, among other items.	Amendments to §§1240.36, 1240.37, and 1240.39 which are effective on **Jan. 1, 2026**.
FHFA	Fair Lending, Fair Housing, and Equitable Housing Finance Plans	89 FR 42768; RIN 2590-AB29	The Federal Housing Finance Agency has released a final rule related to agency's Fair Lending, Fair Housing, and Equitable Housing Finance Plans.	Subpart D to part 1293 (amendatory instruction 2), becomes effective on **Feb. 15, 2026**.
CFPB	Residential Property Assessed Clean Energy	90 FR 2434; CFPB-2023-0029	The Consumer Financial Protection Bureau has finalized a rule mandated by the Economic Growth, Regulatory Relief, and Consumer Protection Act that applies existing residential mortgage	**March 1, 2026**

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Financing (Regulation Z)		protections to Property Assessed Clean Energy (PACE) loans, which are used by homeowners for clean-energy upgrades, like the installation of solar panels and disaster-readiness improvements.	
FDIC	FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo	90 FR 11659; RIN 3064–AF26	The Federal Deposit Insurance Corporation (FDIC) is postponing the compliance date from May 1, 2025 to March 1, 2026 for the requirements under 12 CFR 328.5 related to the display of the FDIC official digital sign on an insured depository institution's (IDI's) digital channels, as well as analogous requirements related to IDI's automated teller machines and like devices under 12 CFR 328.4. This delay will allow the FDIC to propose changes to the regulation for public comment to address implementation concerns and potential sources of confusion.	The compliance date for 12 CFR 328.4 and 328.5, which was initially delayed at 89 FR 84261 (October 22, 2024), is further delayed to **March 1, 2026**.
OCC, Fed, FDIC	Community Reinvestment Act	89 FR 6574; OCC-2022-0002; R-1769; RIN 3064-AF81	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have adopted final amendments to their regulations implementing the Community Reinvestment Act of 1977 (CRA) to update how CRA activities qualify for consideration, where CRA activities are considered, and how CRA activities are evaluated.	Amendment nos. 26, 49 and 71 until **Jan. 1, 2031**.

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