Banking & Finance Law Daily

Regulation Tracker

Wolters Kluwer

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. **Note:** The Federal Deposit Insurance Corporation has withdrawn the authority previously approved by the FDIC Board of Directors to publish a proposed rule on incentive-based compensation arrangements. The FDIC noted that if it decides to pursue regulatory action in any of these areas, it will issue a new proposed rule.	Comments must be received within 60 days after publication in the *Federal Register*.	
FSOC	Authority To Require Supervision and Regulation of Certain Nonbank Financial Companies	91 FR 15551	The Financial Stability Oversight Council has proposed replacing its existing interpretive guidance on nonbank financial company determinations.	May 14, 2026	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	Approval Requirements for Issuance of Payment Stablecoins by Subsidiaries of FDIC-Supervised Insured Depository Institutions	90 FR 59409; 90 FR 6138; RIN 3064-AG20	The Federal Deposit Insurance Corporation is seeking comments on a proposal that would establish procedures to be followed by an insured State nonmember bank or State savings association (each, an FDIC-supervised institution) that seeks to obtain FDIC approval to issue payment stablecoins through a subsidiary pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act).	May 18, 2026	Read comments
OCC	Streamlining Regulations Concerning Public Welfare Investments, Open Market Collateralized Loan Obligations, and Federal Savings Association Nondiscrimination Requirements	91 FR 22481; OCC–2025–0075	The Office of the Comptroller of the Currency is seeking comments on a notice of proposed rulemaking to rescind or amend certain regulations that are unnecessary, based on anything other than the best reading of the underlying statutory authority, or lacking clear statutory authority, consistent with the criteria set out in the Executive Order 14219. The proposed rule would remove certain references to minority- and women-owned entities; remove the portion of the credit risk retention requirements that provides an alternative compliance option for lead arrangers of open market collateralized loan obligations; and remove certain duplicative non-discrimination requirements for federal savings associations.	May 27, 2026	
FinCEN	Whistleblower Incentives and Protections	91 FR 16328; RIN 1506–AB57	The Financial Crimes Enforcement Network has proposed a rule to establish a whistleblower program that offers incentives and protections to encourage individuals who have information about potential violations of the Bank Secrecy Act, International Emergency Economic Powers Act, Trading With the Enemy Act of 1917, and Foreign Narcotics Kingpin Designation Act to voluntarily report such information.	June 1, 2026	Read comments

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
Treasury Dept.	GENIUS Act Broad-Based Principles for Determining Whether a State-Level Regulatory Regime Is Substantially Similar to the Federal Regulatory Framework	91 FR 16844; RIN 1505–AC90	The Treasury Department is proposing to implement Section 4(c) of the Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act by establishing broad-based principles for determining when a State-level regulatory regime is substantially similar to the Federal regulatory framework.	June 2, 2026	
OCC, FDIC, NCUA	Anti-Money Laundering and Countering the Financing of Terrorism Programs	91 FR 18304; OCC–2024–0005; RIN 3064–AF34; NCUA–2024–0033	The Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and the National Credit Union Administration are seeking comments on a proposed rule that would require banks to establish and maintain effective anti-money laundering and countering the financing of terrorism programs reasonably designed to identify, assess, and mitigate risks of illicit finance. The amendments are intended to align with changes that are being concurrently proposed by the Financial Crimes Enforcement Network to implement provisions of the Anti-Money Laundering Act of 2020.	June 9, 2026	Read comments to OCC; Read comments to FDIC
Fed	Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through the Fedwire Funds Service and the FedNow Service; Regulation J	91 FR 18330; R–1891	The Federal Reserve Board is proposing amendments to subpart C of Regulation J, which governs the FedNow® Service, to permit FedNow participants to use intermediaries, other than Reserve Banks, to send funds transfers through the FedNow Service.	June 9, 2026	Read comments

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	GENIUS Act Requirements and Standards for FDIC-Supervised Permitted Payment Stablecoin Issuers and Insured Depository Institutions	91 FR 18534; RIN 3064–AG19	The Federal Deposit Insurance Corporation has issued a proposed rulemaking that would implement certain requirements pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) applicable to FDIC-supervised permitted payment stablecoin issuers and insured depository institutions, clarify deposit insurance coverage for deposits held as reserve assets for payment stablecoins, and clarify the treatment of tokenized deposits.	June 9, 2026	Read comments
OFAC, FinCEN	Permitted Payment Stablecoin Issuer Anti-Money Laundering/Countering the Financing of Terrorism Program and Sanctions Compliance Program Requirements	91 FR 18582; FINCEN–2026–0100	The Financial Crimes Enforcement Network and Office of Foreign Assets Control have jointly issued a proposed rule to implement provisions of the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). Specifically, it implements the GENIUS Act's directive to treat permitted payment stablecoin issuers (PPSIs) as financial institutions for purposes of the Bank Secrecy Act, proposes anti-money laundering obligations for PPSIs, and proposes certain specific obligations required by the GENIUS Act for PPSIs. It also implements the GENIUS Act's directive to require PPSIs to maintain effective sanctions compliance programs.	June 9, 2026	Read comments
FinCEN	Anti-Money Laundering and Countering the Financing of Terrorism Programs	91 FR 18704; RIN 1506–AB72	The Financial Crimes Enforcement Network is proposing a rule to fundamentally reform the requirements for financial institutions' anti-money laundering and countering the financing of terrorism (AML/CFT) programs.	June 9, 2026	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC, Fed, FDIC	Regulatory Capital Rule: Category I and II Banking Organizations, Banking Organizations With Significant Trading Activity, and Optional Adoption for Other Banking Organizations	91 FR 14952; OCC–2026–0265; R-1887; 3064-AF29	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have proposed to modernize the capital requirements applicable to Category I and II depository institution holding companies and depository institutions, as well as revise the market risk capital framework for banking organizations with significant trading activity. The proposal would improve the regulatory capital framework for covered banking organizations by enhancing its risk sensitivity and consistency and by simplifying core components of its design.	June 18, 2026	Read comments to OCC; Read comments to Fed; Read comments to FDIC
OCC, Fed, FDIC	Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Risk-Weighted Assets	91 FR 15332; OCC–2026–0034; R-1888; RIN 3064-AG23	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have issued a proposed rulemaking that would revise the risk-based capital treatment of certain exposure categories under the standardized approach, focusing on improving the calibration and risk sensitivity of risk weights that are particularly material to covered banking organizations' lending activities. The proposed rulemaking would require Category III and IV banking organizations to recognize most elements of accumulated other comprehensive income in their regulatory capital.	June 18, 2026	Read comments to OCC
Fed	Regulatory Capital Rule (Regulation Q): Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies;	91 FR 14908; R-1889	The Federal Reserve Board has issued a proposed rulemaking that would amend the Fed's rule that identifies and establishes risk-based capital surcharges for U.S. global systemically important bank holding companies (GSIBs). The proposal would also amend the Systemic Risk Report (FR Y-15), which is the source of inputs to the implementation of the GSIB framework under the capital rule.	June 18, 2026	Read comments

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
	Systemic Risk Report (FR Y–15)				

Final Rule Effective Dates

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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.	On April 15, 2025, the U.S. District Court for the Northern District of Texas vacated the CFPB's final rule.
OCC, FDIC	Prohibition on the Use of Reputation Risk by Regulators	91 FR 18279; OCC–2025–0142; RIN 3064–AG12	The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted a final rule to codify the elimination of reputation risk from their supervisory programs. Among other things, the rule prohibits the agencies from criticizing or taking adverse action against an institution on the basis of reputation risk.	**June 9, 2026**
OCC	National Bank Non-Interest Charges and Fees	91 FR 22989; OCC-2026-0430	The Office of the Comptroller of the Currency has issued an interim final rule amending its regulation on national bank non-interest charges and fees, codified at 12 C.F.R. §7.4002. Among other things,	The interim final rule is effective **June 30, 2026**. Comments on the interim

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
			the interim final rule clarifies national banks' power to charge non-interest fees and charges, including interchange fees from payment card activity, regardless of whether those fees are set by the bank or a third party.	final rule must be received on or before May 29, 2026.
CFPB	Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)	91 FR 23530; CFPB–2025–0040	The Consumer Financial Protection Bureau has revised certain provisions of Regulation B, subpart B, which implements changes to the Equal Credit Opportunity Act made by Section 1071 of the Dodd-Frank Act. The CFPB is amending coverage of certain credit transactions and financial institutions; the small business definition; inclusion of certain data points and how others are collected; and the compliance date.	The final rule is effective on **June 30, 2026**. The compliance date for the rule is Jan. 1, 2028.
OCC, Fed, FDIC	Regulatory Capital Rule: Revisions to the Community Bank Leverage Ratio Framework	91 FR 22973; OCC-2025-0141; R-1876; RIN 3064-AG17	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation are adopting a final rule that lowers the community bank leverage ratio requirement from 9 percent to 8 percent, consistent with the lower bound provided in Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act.	**July 1, 2026**
CFPB	Equal Credit Opportunity Act (Regulation B)	91 FR 21620; CFPB–2025–0039	The Consumer Financial Protection Bureau has issued a final rule that amends provisions related to disparate impact, discouragement of applicants or prospective applicants, and special purpose credit programs under Regulation B, the regulation implementing the Equal Credit Opportunity Act.	**July 21, 2026**
FDIC	FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo	91 FR 3801; RIN 3064-AG14	The Federal Deposit Insurance Corporation has amended its signage requirements for insured depository institutions' (IDIs) digital deposit-taking channels and automated teller machines (ATMs) and like devices. This final rule is intended to address implementation issues and sources of potential confusion raised following the adoption of signage requirements for these banking channels in 2023. The final rule provides additional flexibility to IDIs while also enabling consumers to better understand when they are conducting business with an IDI and when their funds are protected by the FDIC's deposit insurance coverage.	Compliance is required by **April 1, 2027**.

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FinCEN	Financial Crimes Enforcement Network: Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers	91 FR 36; RIN 1506-AB58 and 1506–AB69	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 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.	As of Dec. 31, 2025, the effective date of the rule published Sept. 4, 2024, at 89 FR 72156 is delayed until **Jan. 1, 2028**. This rule is effective **Jan. 1, 2028**
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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