

Proposed Rule Comment Calendar

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
Fed	Regulation A: Extensions of Credit by Federal Reserve Banks	91 FR 30498; R-1892	The Federal Reserve Board has proposed to amend its Regulation A (Extensions of Credit by Federal Reserve Banks) to specify that a holder of a proposed special-purpose payment account would not be eligible for access to discount window credit made available by the Federal Reserve Banks.	July 27, 2026	
Fed	Regulation D: Reserve Requirements of Depository Institutions	91 FR 30503; R-1893	The Federal Reserve Board has proposed to amend its Regulation D (Reserve Requirements of Depository Institutions) to differentiate between master accounts and a proposed new category of special-purpose payment accounts. The proposed amendments would exclude the proposed special-purpose payment accounts from Regulation D's provisions directing Federal Reserve Banks to pay interest on balances maintained at a Reserve Bank.	July 27, 2026	
FDIC	Bank Secrecy Act and Sanctions Compliance Standards for FDIC-Supervised Permitted	91 FR 34171; RIN 3064-AG29	The Federal Deposit Insurance Corporation has proposed to issue regulations pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) that would implement appropriate Bank Secrecy Act/Anti-Money Laundering and sanctions compliance standards applicable to FDIC-supervised permitted payment stablecoin issuers.	Aug. 4, 2026	

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
	Payment Stablecoin Issuers				
FinCEN, OCC, Fed, FDIC, NCUA	Permitted Payment Stablecoin Issuer Customer Identification Program	91 FR 37234; RIN 1506–AB74	The Financial Crimes Enforcement Network, together with the Office of the Comptroller of the Currency, Federal Reserve Board, Federal Deposit Insurance Corporation, and National Credit Union Administration, have jointly issued a proposed rule to implement certain provisions of the Guiding and Establishing National and Innovation for U.S. Stablecoins Act (GENIUS Act). Specifically, this rulemaking would introduce requirements for these stablecoin issuers that are comparable to customer identification program requirements for banks and credit unions.	Aug. 21, 2026	

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Final Rule Effective Dates

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.	On April 15, 2025, the U.S. District Court for the Northern District of Texas vacated the CFPB's final rule.
FDIC	Unsafe and Unsound Banking Practices: Brokered Deposits and Interest Rate Restrictions; Correction	91 FR 33069; RIN 3064–AF76	The Federal Deposit Insurance Corporation has corrected a 2021 final rule that amended the FDIC's regulations concerning brokered deposits, 12 CFR parts 303 and 337. The 2021 rule: inadvertently deleted the text accompanying two footnotes; failed to update a cross-reference to 12 CFR §337.6(b)(2)(ii), a section which was relocated to 12 CFR 337.7(c)(2); and inadvertently used the term ''assets under management'' in the regulatory text for Part 303 when the rule's preamble, as well as two related provisions of the FDIC's regulations, used the correct terminology, ''assets under administration.''	**June 3, 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 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.	The interim final rule is effective **June 30, 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;	The final rule is effective on **June 30, 2026**. The compliance date for the rule is Jan. 1, 2028.

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			inclusion of certain data points and how others are collected; and the compliance date.	
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**
OCC, Fed, FDIC, NCUA, CFPB, FHFA, CFTC, SEC, Treas. Dept.	Financial Data Transparency Act Joint Data Standards	OCC-2024-0012; R-1837; RIN 3064-AF96; RIN 3133-AF70; CFPB-2024-0034; RIN 2590-AB38; RIN 3038-AF43; RIN 3235-AN32; TREAS-DO-2024-0008	The Office of the Comptroller of the Currency, along with the Federal Reserve Board, Federal Deposit Insurance Corporation, National Credit Union Administration, Consumer Financial Protection Bureau, Federal Housing Finance Agency, Commodity Futures Trading Commission, Securities and Exchange Commission, and Department of the Treasury, has issued a final rule implementing the Financial Data Transparency Act of 2022.	The joint rule is effective on **Oct. 1, 2026**. At the effective date, the joint rule will not change any reporting requirements without further action by the agencies
FDIC	FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation	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	Compliance is required by **April 1, 2027**.

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	of Insured Status, and Misuse of the FDIC's Name or Logo		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.	
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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