

Banking & Finance Law Daily

Regulation Tracker



Proposed Rule Comment Calendar

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	Resolution Submissions Required for Covered Insured Depository Institutions	91 FR 39546 ; RIN 3064–AG21	The Federal Deposit Insurance Corporation is seeking comments on a proposal to revise its regulations that require resolution submissions by insured depository institutions with at least \$50 billion in total assets.	Aug. 31, 2026	
FDIC	Disclosure of Information	91 FR 39726 ; RIN 3064–AG30	The Federal Deposit Insurance Corporation is seeking comments on a notice of proposed rulemaking that would update, clarify, and supplement the FDIC’s regulations regarding the disclosure of confidential information by the FDIC and other parties, including by enhancing the ability of insured depository institutions to share confidential supervisory information with affiliates and certain other entities for appropriate business purposes, without seeking prior authorization from the FDIC.	Aug. 31, 2026	Read comments

Last updated: 8/24/26

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	Assessments Thresholds, Rate Schedules, and Adjustments	91 FR 39794 ; RIN 3064– AG27	The Federal Deposit Insurance Corporation issued a proposed rule that would amend the assessment regulations in 12 C.F.R. part 327 to: update asset threshold in the definitions of small and large institutions and adjust the threshold every four years to reflect inflation; decrease the initial base deposit insurance assessment rate for large and highly complex institutions; and provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions.	Aug. 31, 2026	Read comments
Fed	Anti-Money Laundering and Countering the Financing of Terrorism Programs	91 FR 42363 ; R–1835	The Federal Reserve Board is seeking comments on a proposed rule that would require its supervised 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.	Sept. 8, 2026	Read comments
FDIC	Reporting Forms and Instructions Associated With Requirements and Standards for FDIC-Supervised Permitted Payment Stablecoin Issuers	91 FR 45274	The Federal Deposit Insurance Corporation has proposed new weekly and quarterly reporting forms and instructions that must be completed by FDIC-supervised permitted payment stablecoin issuers.	Sept. 18, 2026	Read comments
Fed	Regulatory Modernization and Relief for Mutual Holding Companies	91 FR 49490 ; R-1895	The Federal Reserve Board is seeking comments on a notice of proposed rulemaking to amend Regulation MM to modernize the regulatory framework applicable to mutual holding companies.	Oct. 5, 2026	

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
Fed	Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Bank Holding Companies	91 FR 49526 ; R-1896	The Federal Reserve Board is seeking comments on proposed amendments to Regulation O, which governs loans by member banks to their insiders and insiders of their affiliates. The proposed amendments would update outdated thresholds while maintaining safeguards against preferential treatment.	Oct. 5, 2026	Read comments
OCC	OCC Rules Regarding the Availability of OCC Information	91 FR 50610 ; OCC-2026-0133	The Office of the Comptroller of the Currency has issued a notice of proposed rulemaking to implement structural and substantive changes to its rules governing the disclosure of OCC information.	Oct. 5, 2026	Read comments
FDIC	Extensions of Credit to Insiders	91 FR 50730 ; RIN 3064-AG26	The Federal Deposit Insurance Corporation is proposing to increase quantitative thresholds for certain extensions of credit to insiders of FDIC-supervised institutions. Specifically, the proposal would increase the thresholds for certain extensions of credit to executive officers not otherwise specifically authorized by the Federal Reserve Act from \$100,000 to \$400,000; and extensions of credit to insiders requiring prior approval by the board of directors from \$500,000 to \$2,000,000. The proposal would also establish an indexing methodology to periodically update such thresholds over time.	Oct. 5, 2026	Read comments
OCC, FDIC	Community Reinvestment Act Regulations	91 FR 52114 ; OCC-2026-0694; RIN 3064-AG31	The Office of the Comptroller of the Currency and Federal Deposit Insurance Corporation are proposing to amend their Community Reinvestment Act rules by making certain substantive, technical, and process-oriented changes to refocus on the statutory objective of encouraging banks to meet the credit needs of their communities; to better ensure that community development grants reach the communities	Oct. 13, 2026	Read comments to OCC

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			they are intended to benefit; to reduce unnecessary burden, particularly for community banks; and to provide greater clarity for how to obtain CRA consideration.		
Treas'y Dept.	GENIUS Act Regulations on Payment Stablecoin Issuance, Offer, and Sale	91 FR 53368 ; TREAS-DO- 2026-0496	The Treasury Department is proposing to issue regulations to implement Section 3 of the Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act regarding the statutory prohibitions and limitations on payment stablecoin issuance, offer, and sale in the United States.	Oct. 19, 2026	

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.
FinCEN	Beneficial Ownership Information Reporting Requirement Revision	91 FR 52508 ; RIN 1506–AB67	The Financial Crimes Enforcement Network has adopted as final and with certain limited changes its March 2025 interim final rule which narrowed beneficial ownership information reporting requirements under FinCEN’s regulations implementing the Corporate Transparency Act.	Aug. 14, 2026
OCC, Fed, FDIC, NCUA, CFPB, FHFA, CFTC, SEC, Treas. Dept.	Financial Data Transparency Act Joint Data Standards	91 FR 38246 ; 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.

Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
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 .
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
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 compliance date for the rule is Jan. 1, 2028 .

Last updated: 8/24/26

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
			inclusion of certain data points and how others are collected; and the compliance date.	
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 .