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
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

Last updated: 8/31/26

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC	Violations of Laws or Regulations	OCC-2026-0529	The Office of the Comptroller of the Currency has proposed to revise the supervisory framework for the issuance of matters requiring attention (MRAs) in response to violations of laws or regulations and for addressing violations for which the OCC does not take an enforcement action or issue an MRA.	Oct. 1, 2026	
FinCEN	Proposal of Special Measure Regarding Banque Misr UAE as a Financial Institution Operating Outside of the United States of Primary Money Laundering Concern	RIN 1506-AB76	The Financial Crimes Enforcement Network has proposed a rulemaking that would revoke Banque Misr UAE's correspondent banking access to U.S. financial institutions. The proposed rulemaking would find that Banque Misr UAE is a financial institution operating outside the United States of primary money laundering concern.	Oct. 1, 2026	
FDIC	Disclosure of Information	91 FR 39726; 91 FR 55501; 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.	Oct. 5, 2026	Read comments

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
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	
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

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
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 they are intended to benefit; to reduce unnecessary burden, particularly for community banks; and to provide greater clarity for how to obtain CRA consideration.	Oct. 13, 2026	Read comments to OCC
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	

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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.
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**
OFAC	Iranian Transactions and Sanctions Regulations	91 FR 54957	The Office of Foreign Assets Control (has issued a final rule that indefinitely suspends five general licenses issued pursuant to the Iranian Transactions and Sanctions Regulations to align with changes in the foreign policy of the United States towards Iran.	**Aug. 24, 2026**
FDIC	Reciprocal Deposits: Implementing the 21st Century ROAD to Housing Act	RIN 3064-AG32	The Federal Deposit Insurance Corporation has issued an interim final rule that amends its brokered deposit regulations to conform with recent changes to section 29 of the Federal Deposit Insurance Act made by section 902 of the 21st Century ROAD to Housing Act related to reciprocal deposits, which took effect on July 11, 2026. The FDIC is also providing certain clarifications regarding the reciprocal deposit framework to facilitate and simplify compliance.	**Sept. 1, 2026**. Comments on the interim final rule must be received no later than **Oct. 1, 2026**.
OCC, Fed, FDIC, NCUA, CFPB,	Financial Data Transparency Act Joint Data Standards	91 FR 38246; OCC-2024-0012; R-1837; RIN 3064-AF96;	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	The joint rule is effective on **Oct. 1, 2026**. At the effective date, the joint rule will not change any reporting requirements

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
FHFA, CFTC, SEC, Treas. Dept.		RIN 3133-AF70; CFPB-2024-0034; RIN 2590-AB38; RIN 3038-AF43; RIN 3235-AN32; TREAS-DO-2024-0008	of the Treasury, has issued a final rule implementing the Financial Data Transparency Act of 2022.	without further action by the agencies.
OCC, FDIC	Unsafe or Unsound Practices, Matters Requiring Attention	OCC-2026-0174; RIN 3064-AG16	The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted a final rule to define the term "unsafe or unsound practice" for purposes of section 8 of the Federal Deposit Insurance Act and to revise the supervisory framework for the issuance of matters requiring attention and other supervisory communications.	**Nov. 2, 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**.
FinCEN	Financial Crimes Enforcement Network: Anti-Money Laundering/Countering the	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	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**

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers		FinCEN pursuant to the BSA, and make several other related changes to FinCEN regulations.	
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 compliance date for the rule is **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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