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	Violations of Laws or Regulations	91 FR 56074; 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	Read comments
FinCEN	Proposal of Special Measure Regarding Banque Misr UAE as a Financial Institution Operating Outside of the United States of Primary Money Laundering Concern	91 FR 56085; 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	Read comments

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

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
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 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; Read comments to FDIC
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	Read comments

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Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
FDIC	Merger Transactions	91 FR 60196; RIN 3064-AG18	The Federal Deposit Insurance Corporation has issued a notice of proposed rulemaking to modernize and reform the process by which the FDIC reviews merger transactions subject to FDIC approval under the Bank Merger Act.	Nov. 23, 2026	
FDIC	State Bank Parity	91 FR 60018; RIN 3064–AG34	The Federal Deposit Insurance Corporation has issued a notice of proposed rulemaking that would amend the agency's regulations to promote parity between state banks and national banks.	Nov. 23, 2026	
Fed	Implementing the Federal Reserve Board's Responsibilities under the GENIUS Act	R-1899	The Federal Reserve Board has proposed to issue regulations to implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) with respect to Board-supervised permitted payment stablecoin issuers (PPSIs) and certain other entities that are subject to the Board's jurisdiction. In addition, the Board proposes to issue regulations to implement the prohibition on tying in section 4(a)(8) of the GENIUS Act, which is applicable generally to all PPSIs.	Nov. 30, 2026	Read comments
Fed	Application Procedures for Board-Supervised Insured Depository Institutions Seeking Approval for a Subsidiary to Issue Payment Stablecoins	R-1900	The Federal Reserve Board has proposed to issue regulations that would establish procedures to be followed by an insured State member bank that seeks to obtain Board approval for a subsidiary to issue payment stablecoins pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act).	Nov. 30, 2026	Read comments

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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.
OFAC	Iranian Transactions and Sanctions Regulations	91 FR 57511	The Office of Foreign Assets Control has indefinitely suspended three general licenses and one licensing policy issued pursuant to the Iranian Transactions and Sanctions Regulations to align with changes in the foreign policy of the United States towards Iran.	**Sept. 8, 2026**
OCC, Fed, FDIC	Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks	91 FR 58009; OCC–2026–0761; R–1898; RIN 3064–AG33	The Office of the Comptroller of the Currency, Federal Reserve Board, and the Federal Deposit Insurance Corporation have published an interagency interim final rule amending the regulations governing eligibility for the 18-month on-site examination cycle, pursuant to the 21st Century ROAD to Housing Act. The rule makes qualifying 1- and 2-rated national banks, federal savings associations, and federal branches and agencies with less than $6 billion in total assets eligible for an 18-month, rather than 12-month, examination cycle.	**Sept. 14, 2026.** Comments on the rule must be received by Oct. 14, 2026.
OFAC	Sanctions Penalties Regulations	91 FR 60821	The Office of Foreign Assets Control has added the Sanctions Penalties Regulations to 31 C.F.R. chapter V. These new regulations consolidate previously existing information regarding penalties applicable to multiple sanctions programs implemented by OFAC.	**Sept. 25, 2026**
OFAC	Terrorism List Governments Sanctions Regulations	91 FR 60825	The Office of Foreign Assets Control has amended the Terrorism List Governments Sanctions Regulations to implement changes resulting from the rescission of the designation of Syria as a State Sponsor of Terrorism.	**Sept. 25, 2026**

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
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.
FDIC	Reciprocal Deposits: Implementing the 21st Century ROAD to Housing Act	91 FR 56022; 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.	Comments on the interim final rule must be received no later than **Oct. 1, 2026**.
OCC, FDIC	Unsafe or Unsound Practices, Matters Requiring Attention	91 FR 56004; OCC-2025-0174; 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,	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	Compliance is required by **April 1, 2027**.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
	Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo		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.	
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; 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,	Community Reinvestment Act	89 FR 6574; OCC-2022-	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have adopted	Amendment nos. 26, 49 and 71 until **Jan. 1, 2031**.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
FDIC		0002; R-1769; RIN 3064-AF81	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.	

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