SDBANKERS ASSOCIATION

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August 2026 Regulatory Report

Agencies Confirm No Inflation Adjustment to CMPs.

- The Board of Governors of the Federal Reserve System (FRB) announced that pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act, FRB's civil money penalty (CMP) amounts will not increase for 2026. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-13/pdf/2026-14060.pdf. *Federal Register*, Vol. 91, No. 132, 07/13/2026, 42962.

- The Department of Veterans Affairs (VA) announced it will make no change in regulation to adjust for inflation the amount of civil monetary penalties (CMPs) that are allowed within VA's authorities. The notice is in accordance with the requirement in the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to make annual adjustments to the penalties, based on the prior year's October Consumer Price Index data from the Bureau of Labor Statistics, and as interpreted and determined by the Office of Management and Budget. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-13/pdf/2026-14084.pdf. *Federal Register*, Vol. 91, No. 132, 07/13/2026, 43023-43024.

Agencies Seek Comment on Revisions to Regulation O.

- The Board of Governors of the Federal Reserve System (FRB) seeks comment regarding proposed amendments to Regulation O, which governs loans by member banks to their insiders and insiders of their affiliates. The proposed amendments would update and modernize the regulation, increase transparency by clarifying requirements and incorporating existing interpretations, and promote efficiency by reducing regulatory burden. The proposed amendments also would incorporate existing statutory requirements that are not currently reflected in the regulation. The proposed amendments would also update several outdated dollar-based thresholds and index the thresholds going forward. In addition, the proposed amendments would address the application of Regulation O to member banks that lend to companies that are presumed to be controlled by large asset management companies through passive investment funds. Finally, the proposed amendments would revise and reorganize the regulation to streamline the text. Comments are due **10/05/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-04/pdf/2026-15777.pdf. *Federal Register*, Vol. 91, No. 148, 08/04/2026, 49526-49568.

- The Federal Deposit Insurance Corporation (FDIC) seeks comment on a proposed rule to increase quantitative thresholds for certain extensions of credit to insiders of FDIC-supervised institutions, as restricted by the Federal Reserve Act and regulations promulgated thereunder. Specifically, the proposed rule would increase the thresholds for certain extensions of credit to executive officers not otherwise specifically authorized by statute 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 proposed rule would also establish an indexing methodology to periodically update the thresholds over time. Comments are due **10/05/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15995.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50730-50738.

FRB Proposes to Amend Mutual Holding Company Regulatory Framework.

The Board of Governors of the Federal Reserve System (FRB) seeks comment regarding a proposed rule to modernize the regulatory framework applicable to mutual holding companies (MHCs), primarily through proposed revisions to Regulation MM, which governs the formation, operations, activities, and conversion of savings and loan holding companies in mutual form. The proposal would amend Regulation MM by, among other things, eliminating certain dividend waiver requirements, reducing burden associated with conversions from mutual-to-stock form, revising certain post-conversion restrictions, eliminating the requirement that subsidiary holding companies of MHCs obtain federal charters, and revising and clarifying other provisions of the regulation. The proposal also would amend the capital rule (12 CFR part 217) to clarify that certain mutual capital instruments may qualify as regulatory capital and codify model term sheets for mutual capital certificates. Comments are due **10/05/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-04/pdf/2026-15774.pdf. *Federal Register*, Vol. 91, No. 148, 08/04/2026, 49490-49524.

FDIC Updates List of Financial Institutions in Liquidation.

The Federal Deposit Insurance Corporation (FDIC) announced it has been appointed the sole receiver for the financial institutions listed in the notices. The appointment is effective as of the "date closed" indicated in the listing. The list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **07/02/1992**, issue of the *Federal Register*. For further information concerning the identification of any institutions that have been placed in liquidation, use the website, email, or mailing address provided in the notice. The notices may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-17/pdf/2026-14426.pdf. *Federal Register*, Vol. 91, No. 136, 07/17/2026, 44848-44849; and https://www.govinfo.gov/content/pkg/FR-2026-07-23/pdf/2026-14900.pdf. *Federal Register*, Vol. 91, No. 140, 07/23/2026, 46437.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding a new information collection titled, Requirements and Standards for FDIC-Supervised Permitted Payment Stablecoin Issuers and Insured Depository Institutions. The Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) establishes a regulatory framework for payment stablecoin activities. On **04/10/2026**, FDIC proposed a rule that would add Part 350 to Title 12 of the Code of Federal Regulation (CFR) and implement certain requirements of the Act. Proposed section 350.7 would, among other things, require permitted payment stablecoin issuers to provide confidential weekly reports and quarterly reports to FDIC as further described in the notice. Comments are due **09/18/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-20/pdf/2026-14589.pdf. *Federal Register*, Vol. 91, No. 137, 07/20/2026, 45274-45277.

- FDIC seeks comment regarding an information collection titled, Summary of Deposits. The collection is an annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. The survey data provides a basis for measuring the competitive impact of bank mergers and has additional use in research on banking. Comments are due **09/21/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-22/pdf/2026-14821.pdf. *Federal Register*, Vol. 91, No. 139, 07/22/2026, 46118-46119.

- FDIC seeks comment regarding an information collection titled, Regulatory Capital Rules. The collection comprises the recordkeeping, reporting, and disclosure requirements associated with minimum capital requirements and overall capital adequacy standards for insured state nonmember banks, state savings associations, and certain subsidiaries of those entities. The data is used by FDIC to evaluate capital before approving various applications by insured depository institutions, to evaluate capital as an essential component in determining safety and soundness, and to determine whether an institution is subject to prompt corrective action provisions. Comments are due **08/24/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pk g/FR-2026-07-23/pdf/2026-14899.pdf. *Federal Register*, Vol. 91, No. 140, 07/23/2026, 46437-46439.

- FDIC seeks comment regarding three information collections, Certified Statement for Quarterly Deposit Insurance Assessment; Foreign Banking and Investment by Insured State Nonmember Banks; and Interagency Guidance on Sound Incentive Compensation Policies. The information collected is used as described in the notice. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15988.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50735-50737.

- FDIC seeks comment regarding an information collection titled, Real Estate Lending Standards. Section 1828(o) of the Federal Deposit Insurance Act requires each federal banking agency to adopt uniform regulations prescribing real estate lending standards. Part 365 of FDIC rules and regulations, which implements section 1828(o), requires institutions to have real estate lending policies that include the information as outlined in the notice. Comments are due **10/05/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15992.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50737-50738.

OCC Proposes Changes to Rules on Information Disclosure.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule to change its rules on information disclosure. The proposed rule would clarify the process for obtaining OCC approval to disclose non-public OCC information and allow for the disclosure of confidential supervisory information without OCC approval in certain circumstances. The proposed rule also refines OCC's process for requesting records under the Freedom of Information Act (FOIA), amends the rules to provide for expedited process of FOIA requests, and makes other structural and conforming changes. Comments are due **10/05/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-05/pdf/2026-15867.pdf. *Federal Register*, Vol. 91, No. 149, 08/05/2026, 50610-50642.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Securities Offering Disclosure Rules. Twelve CFR part 16 governs the offer and sale of securities issued by national banks and Federal savings associations. The requirements in part 16 enable OCC to perform its responsibility to ensure that the investing public has information about the condition of the institution, the reasons for raising new capital, and the terms of the offering. Part 16 requires that securities offering disclosures of national banks and Federal savings associations be generally consistent with similar Securities Exchange Commission (SEC) disclosure requirements. The principal collections of information under part 16 are described in the notice. Comments are due **08/24/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-24/pdf/2026-14973.pdf. *Federal Register*, Vol. 91, No. 141, 07/24/2026, 46828-46830.

- OCC seeks comment regarding a new information collection titled, Applications for Licensing or Registration to Issue Payment Stablecoins Under the GENIUS Act. The Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) sets forth requirements for entities seeking to issue payment stablecoins in the United States, including the process by which entities may seek OCC approval to become a permitted payment stablecoin issuer. Comments are due **09/25/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-27/pdf/2026-15088.pdf. *Federal Register*, Vol. 91, No. 142, 07/27/2026, 47032-47033.

HUD Withdraws OGC Guidance Documents.

The Department of Housing and Urban Development (HUD) announced that the Office of General Counsel (OGC) has withdrawn the guidance documents identified in the notice. The listed documents have been removed from active use and should not be relied upon as authoritative. Any handbooks and internal training materials that reference the guidance documents should be revised accordingly. New internal and external guidance will be issued where necessary and appropriate. The withdrawal is effective **09/25/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-17/pdf/2026-14432.pdf. *Federal Register*, Vol. 91, No. 136, 07/17/2026, 44867-44868.

HUD Proposes to Remove Disparate-Impact Liability Provisions From Title VI Regulations.

HUD published a proposed rule in January of 2026 to remove its disparate-impact regulations and leave interpretation of disparate-impact liability under the Fair Housing Act to the courts. HUD issued a supplemental proposed rule to continue its efforts to remove or revise regulations that prohibit conduct having a disparate impact without evidence of discriminatory intent. Through the supplemental proposed rule, HUD proposes to remove provisions in Title VI implementing regulations that impose disparate-impact liability on recipients of HUD Federal financial assistance. If finalized, the supplemental proposed rule would improve consistency within HUD's regulations and between its regulations and Title VI regulations recently revised by Department of Justice. The supplemental proposed rule reopens the comment period of the January 2026 proposed rule on disparate-impact liability. Comments are due **10/09/2026**. The supplemental proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-10/pdf/2026-16228.pdf. *Federal Register*, Vol. 91, No. 151, 08/10/2026, 51416-51421.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **Connecticut**, **Georgia**, **Kansas**, **Missouri**, **New Hampshire**, **New Jersey**, **New York**, **Tennessee**, and **West Virginia**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **11/13/2026**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15942.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50874-50878.

- FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **Idaho** and **Pennsylvania**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **10/29/2026**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15941.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50878-50879.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Arkansas**, **Florida**, **Georgia**, **Indiana**, **Kansas**, **Minnesota**, **New Hampshire**, **Oklahoma**, **Pennsylvania**, **Texas**, **Virginia**, **West Virginia**, and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15944.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50869-50873.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Alabama**, **Arkansas**, **Connecticut**, **Delaware**, **Florida**, **Indiana**, **Iowa**, **Maryland**, **Massachusetts**, **Michigan**, **Ohio**, **Oklahoma**, **South Carolina**, **Tennessee**, **Texas**, and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15946.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50879-50882.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Missouri** and **Kansas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/04/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15943.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50873-50874.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Alabama**, **Georgia**, and **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/04/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15939.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50883-50885.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Michigan**, **New Hampshire**, **New Jersey**, **Pennsylvania**, **West Virginia**, and **Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/04/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15938.pdf. *Federal Register*, Vol. 91, No. 180, 08/06/2026, 50885-50888.

FEMA Seeks Comment on Application for CDL Program.

FEMA seeks comment regarding an information collection titled, Application for Community Disaster Loan (CDL) Program. The loan package for the CDL Program provides local governments that have suffered substantial loss of tax or other revenues as a result of a major disaster, the opportunity to obtain financial assistance in order to perform their governmental functions. The loan must be justified on the basis of need and disaster-related expenses. Comments are due **10/05/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-04/pdf/2026-15783.pdf. *Federal Register*, Vol. 91, No. 148, 08/04/2026, 49435-49436.

IRS Issues Final Rule on Backup Withholding on Third Party Network Transactions.

The Internal Revenue Service (IRS) issued a final rule governing backup withholding on reportable payments with respect to third party network transactions. The final rule reflects recent changes to the statutory law that affect the backup withholding requirements for third party settlement organizations who make payments in settlement of third party network transactions. The final rule is effective **08/10/2026**. See the final rule for applicability dates. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-10/pdf/2026-16269.pdf. *Federal Register*, Vol. 91, No. 152, 08/10/2026, 51391-51395.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Withholding and Information Reporting for Transfers of Partnership Interests. The collection of information relates to regulations under Internal Revenue Code section 1446(f) governing withholding and information reporting for certain transfers of partnership interests. The regulations require certifications, notifications, partnership statements, and related recordkeeping by transferors, transferees, partnerships, brokers, and other affected parties. The information is used to administer the statutory withholding and reporting requirements, determine whether exceptions or adjustments to withholding apply, and ensure that the proper amount of tax is reported and collected. Comments are due **10/05/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-04/pdf/2026-15767.pdf. *Federal Register*, Vol. 91, No. 148, 08/04/2026, 49488.

- IRS seeks comment regarding U.S. Trust and Estate Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance. The forms, schedules, and attachments are used by trusts and estates to report income tax liability. There have been changes in regulatory guidance related to various forms in the collection. There have been additions and removals of forms included in the collection. Comments are due **10/09/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-10/pdf/2026-16243.pdf. *Federal Register*, Vol. 91, No. 152, 08/10/2026, 51530-51534.

- IRS seeks comment regarding U.S. Business Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance. The forms, schedules, and attachments are used by businesses to report their income tax liability. There have been changes in regulatory guidance related to various forms in the collection. There have been additions and removals of forms included in the collection. Comments are due **10/09/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-10/pdf/2026-16262.pdf. *Federal Register*, Vol. 91, No. 152, 08/10/2026, 51534-51543.

FHFA Rescinds Affordable Housing Program Q&As.

The Federal Housing Finance Agency (FHFA) announced the rescission of its **12/23/1997**, Questions and Answers Regarding the Affordable Housing Program," and its **03/11/1999**, Questions and Answers Regarding the Affordable Housing Program Part 2 (collectively, Q&As). As of **07/13/2026**, the Q&As are withdrawn. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-13/pdf/2026-14037.pdf. *Federal Register*, Vol. 91, No. 132, 07/13/2026, 42960-42961.

SBA Seeks Comment on Model Form of Limited Partnership Agreement.

The Small Business Administration (SBA) seeks comment regarding updates to its Model Form of Limited Partnership Agreement to more closely align with customary provisions generally outlined in private funds, while maintaining regulatory and policy provisions within the model that are necessary to minimize the risk of loss in the Small Business Investment Company (SBIC) program and ensure consistency with SBA's updated regulations and policies. Comments are due **09/21/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-21/pdf/2026-14696.pdf. *Federal Register*, Vol. 91, No. 138, 07/21/2026, 45872-45873.

FCA Issues Final Rule on Loan Performance Categories and Financial Reporting.

The Farm Credit Administration (FCA) issued a final rule to amend its regulatory high-risk loan performance categories by removing "formally restructured loans," also known as troubled debt restructurings (TDRs). In 2022, changes in generally accepted accounting principles (GAAP) eliminated the accounting guidance for TDRs, enhanced disclosure requirements for certain loan refinancings and restructurings undertaken when a borrower is experiencing financial difficulty and changed existing vintage year disclosure requirements for public business entities. The final rule removes TDRs from FCA regulatory loan performance categories to reflect changes in GAAP. Because FCA regulations require Farm Credit System (System) institutions to prepare financial statements and reports in accordance with GAAP, retaining TDRs as a regulatory loan performance category is no longer consistent with current accounting standards. In addition to making conforming technical changes, the final rule also makes minor technical and organizational revisions to ensure internal consistency within the regulation. In addition, FCA determined that no regulatory amendments are necessary to implement GAAP's enhanced disclosure requirements for loan modifications to borrowers experiencing financial difficulty or for amended vintage year disclosures, as existing FCA regulations already require GAAP-compliant financial reporting. The final rule will be effective 30 days after publication in the *Federal Register* during which either or both Houses of Congress are in session. FCA will publish a document announcing the effective date in the *Federal Register*. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-24/pdf/2026-15027.pdf. *Federal Register*, Vol. 91, No. 141, 07/24/2026, 46703-46706.

CFTC Issues Final Rule on Margin Requirements for Swap Dealers and Major Swap Participants.

The Commodity Futures Trading Commission (CFTC) issued a final rule to amend the margin requirements for uncleared swaps applicable to swap dealers and major swap participants that are not subject to the margin rules of a prudential regulator. The amendment revises the definition of "margin affiliate" to provide that certain collective investment vehicles (investment funds) that receive start-up capital from a sponsor entity (seeded funds) would be deemed not to have any margin affiliates or to constitute margin affiliates of another entity for the purposes of calculating certain thresholds that trigger the requirement to exchange initial margin for uncleared swaps (Seeded Funds Amendment). The Seeded Funds Amendment relieves swap dealers and major swap participants subject to CFTC's uncleared swaps margin rules from the requirement to post and collect initial margin with certain eligible seeded funds for a period of up to three years from the date on which the eligible seeded fund's asset manager begins making investments on behalf of the fund. CFTC also eliminated a provision disqualifying securities issued by certain pooled investment funds whose asset managers transfer fund assets through securities lending, securities borrowing, repurchase agreements, reverse repurchase agreements, and similar arrangements from being used as eligible initial margin collateral for uncleared swaps, thereby expanding the scope of assets that qualify as eligible collateral. Additionally, CFTC amended the haircut schedule for eligible margin collateral for uncleared swaps to address the haircuts applicable to money market and similar funds. The final rule is effective **08/17/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-17/pdf/2026-14509.pdf. *Federal Register*, Vol. 91, No. 136, 07/17/2026, 45134-45163.

CFTC Issues Order Sunsetting Certain Large Trader Reporting Requirements for Physical Commodity Swaps.

CFTC issued an order regarding the sunset provision of its large trader reporting rules for physical commodity swaps (Part 20). Based on the findings set out in the order, CFTC rendered the routine position-reporting requirements of Part 20 ineffective and unenforceable, while preserving, CFTC's authority to require the maintenance and production, on special call, of the underlying books, records, and futures-equivalent conversion methods. As a result, clearing organizations, clearing members, and swap dealers will no longer be required to file the daily and event-based position reports currently required under Part 20. The order is effective **07/21/2026**. The order may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-21/pdf/2026-14710.pdf. *Federal Register*, Vol. 91, No. 138, 07/21/2026, 45638-45640.

CFTC Issues Proposed Rule on Conflicts and Affiliations.

CFTC proposed new rules and amendments to its existing regulations for futures commission merchants (FCMs), swap execution facilities (SEFs), designated contract markets (DCMs), and derivatives clearing organizations (DCOs). The proposed rule addresses requirements relating to financial oversight of FCMs by self-regulatory organizations (SROs) and designated self-regulatory organizations (DSROs), as well as disclosure requirements by FCMs regarding affiliate relationships that an FCM has with a SEF, DCM, or DCO. The proposed rule would also establish requirements, including conflicts of interest rules, to address the registered entities' relationships with certain affiliates, such as FCM affiliates and affiliated principal trading firms. The proposed rule includes guidance regarding implementation of safeguards to protect impartiality of SEFs, DCMs, and DCOs, including where applicable in their role as SROs or performing SRO functions with respect to certain affiliates. The guidance addresses the sharing of resources including staffing, technology, and office space, and limitations on the sharing of non-public information. Comments are due **10/05/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-15948.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50926-50995.

SEC Amends Delegation Authority Rules.

The Securities and Exchange Commission (SEC) issued a final rule to amend rules delegating authority to SEC staff to further modernize the rules, better reflect the way SEC conducts business, and to more efficiently use SEC resources. The final rule is effective **07/26/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-20/pdf/2026-14540.pdf. *Federal Register*, Vol. 91, No. 137, 07/20/2026, 45187-45190.

SEC Proposes Regulation E-Delivery.

SEC seeks comment regarding proposed Regulation E-Delivery. The proposed rule sets forth conditions for entities to deliver information to recipients electronically without first obtaining their affirmative consent. The proposed rule further establishes conditions under which SEC would consider delivery requirements under the Federal securities laws to be satisfied by electronic delivery. SEC also proposed rescinding the rule that provides alternative means for registered investment companies to satisfy shareholder report transmission requirements, and to amend rules addressing the dissemination of proxy materials and tender offer materials. Comments are due **09/21/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-21/pdf/2026-14679.pdf. *Federal Register*, Vol. 91, No. 138, 07/21/2026, 45884-45989.

NCUA Rescinds Interpretive Rules and Regulations.

- The National Credit Union Administration (NCUA) issued a final rule to eliminate segregated deposit and collateral requirements for suretyship and guaranty agreements. By removing the requirements, NCUA authorized federally-insured credit unions acting as sureties and guarantors to design products that address member needs while maintaining safety and soundness standards. Federal credit unions, and federally-insured, state-chartered credit unions if permitted under state law to act as a surety or guarantor, continue to be subject to other requirements related to the arrangements, including the applicable lending regulations. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-

16027.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50661-50664.

- NCUA issued a final rule to remove the regulations related to approval and policies on making loans to other credit unions. While the provision will no longer be codified in regulation, federal credit unions remain subject to statutory requirements related to making loans to credit unions. Federally insured, state-chartered credit unions remain subject to any other applicable NCUA or state law or regulation. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16035.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50664-50666.

- NCUA rescinded Interpretive Ruling and Policy Statement (IRPS) 08-2. The Chartering and Field of Membership Manual incorporates the current requirements for adding underserved areas, making IRPS 08-2 unnecessary. The final action is effective **09/08/2026**. The final action may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16031.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50666-50669.

- NCUA rescinded Interpretive Ruling and Policy Statement (IRPS) 06-1. The Chartering and Field of Membership Manual incorporates the current requirements for adding underserved areas, making IRPS 06-1 unnecessary. The final action is effective **09/08/2026**. The final action may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16028.pdf. *Federal Register*, Vol. 91,No. 150, 08/06/2026, 50669-50672.

- NCUA rescinded Interpretive Ruling and Policy Statement (IRPS) 10-1. The Chartering and Field of Membership Manual incorporates NCUA's current chartering requirements for federal credit unions, making IRPS 10-1 unnecessary. The final action is effective **09/08/2026**. The final action may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16024.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50672-50674.

- NCUA issued a final rule to revise its regulations governing the organization and operation of federal credit unions to eliminate a provision related to credit union service contracts. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16021.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50674-50677.

- NCUA issued a final rule to remove the regulation regarding third-party servicing of indirect vehicle loans. The final rule will reduce regulatory burden and provide federally-insured credit unions with greater operational flexibility, consistent with a principles-based supervisory approach. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pk g/FR-2026-08-06/pdf/2026-16029.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50677-50680.

- NCUA issued a final rule to streamline regulations governing the purchase, sale, and pledge of eligible obligations. Specifically, the final rule removes the lists of items that must be addressed in the written policies adopted by a federal credit union. The final rule also removes detailed requirements regarding conflicts of interest and compensation. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16030.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50680-50684.

- NCUA rescinded Interpretive Ruling and Policy Statement (IRPS) 11-02, which addresses chartering corporate credit unions, because it is redundant to the Federal Corporate Credit Union Chartering Manual. The final action is effective **09/08/2026**. The final action may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16022.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50684-50686.

- NCUA issued a final rule to amend its regulations that establish the requirements for obtaining and maintaining federal share insurance with the National Credit Union Share Insurance Fund. The provisions apply to all federally-insured credit unions. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16023.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50686-50688.

- NCUA issued a final rule to amend its regulations that establish the requirements for obtaining and maintaining federal share insurance with the National Credit Union Share Insurance Fund. The provisions apply to all federally-insured credit unions. The final rule is effective **09/08/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-08-06/pdf/2026-16026.pdf. *Federal Register*, Vol. 91, No. 150, 08/06/2026, 50688-50691.

NCUA Seeks Comment on Information Collections.

NCUA seek comment regarding several information collections, Security Program; 12 CFR part 723, Member Business Loans, Commercial Lending; and Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC. The information collected is used as described in the notice. Comments are due **08/27/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-28/pdf/2026-15196.pdf. *Federal Register*, Vol. 91, No. 143, 07/28/2026, 47262-47263.

Proposed Rules and Comment Due Dates

Agency	***Proposed Rule***	***Federal Register Publication Date and Page Number***	***Comment Due Date***
Community Futures Trading Commission (CFTC)	Further Definition of Swap and Security-Base Swap and Alternative Compliance Ideas.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37873-37877.	**Aug. 24, 2026**
* **CFTC**	Conflicts and Affiliations.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50926-50995.	**Oct. 05, 2026**
Federal Communications Commission (FCC)	Enhancing Robocall Mitigation Framework.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42602-42640.	**Aug. 10, 2026** Reply Comments Due: **Sep. 08, 2026**
Federal Deposit Insurance Corporation (FDIC)	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
FDIC	Amendments to Resolution Submissions Requirements for Covered Insured Depository Institutions.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39546-39568.	**Aug. 31, 2026**
FDIC	Revisions to Disclosure of Information Rules.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39726-39752.	**Aug. 31, 2026**
FDIC	Revisions to Assessments Thresholds, Rate Schedules, and Adjustments Rules.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39794-39838.	**Aug. 31, 2026**
* **FDIC**	Amendments to Regulation O Insider Lending.	*Federal Register*, Vol. 91, No. 150,	**Oct. 05, 2026**

		08/06/2026, 50730-50738.	
Federal Reserve System (FRB)	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
FRB	Anti-Money Laundering and Countering the Financing of Terrorism Revisions.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42363-42382.	**Sep. 08, 2026**
* **FRB**	Amendments to Regulation O Loans to Insider.	*Federal Register*, Vol. 91, No. 148, 08/04/2026, 49526-49568.	**Oct. 05, 2026**
* **FRB**	Amendments to Regulatory Framework Applicable to Mutual Holding Companies.	*Federal Register*, Vol. 91, No. 148, 08/04/2026, 49490-49524.	**Oct. 05, 2026**
Financial Crimes Enforcement Network (FinCEN)	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
* **Housing and Urban Development, Dept. of (HUD)**	Amendments to Remove Disparate-Impact Liability Provisions from VI Regulations.	*Federal Register*, Vol. 91, No. 151, 08/10/2026, 51416-51421.	**Oct. 09, 2026**
National Credit Union Administration (NCUA)	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
Office of the Comptroller of Currency (OCC)	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**

*	**OCC**	Amendments to Rules on Information Disclosure.	*Federal Register*, Vol. 91, No. 149, 08/05/2026, 50610-50642.	**Oct. 05, 2026**
	Rural Housing Service (RHS)	Revisions to Direct Multifamily Housing Loans and Grant Programs.	*Federal Register*, Vol. 91, No. 126, 07/02/2026, 40468-40470.	**Aug. 31, 2026**
	Securities and Exchange Commission (SEC)	Rescission of Trade-Through Rule and Locked and Crossed Markets Provisions of Regulation NMS.	*Federal Register*, Vol. 91, No. 116, 06/17/2026, 36656-36735.	**Aug. 17, 2026**
	SEC	Further Definition of Swap and Security-Base Swap and Alternative Compliance Ideas.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37873-37877.	**Aug. 24, 2026**
*	**SEC**	Electronic Delivery of Information Under the Federal Securities Laws.	*Federal Register*, Vol. 91, No. 138, 07/21/2026, 45884-45989.	**Sep. 21, 2026**

Final Rules and Effective Dates

	Agency	***Final Rule***	***Federal Register Publication Date and Page Number***	***Effective Date***
	Bureau of Consumer Financial Protection (CFPB)	Revisions to Section 1071 Rule.	*Federal Register*, Vol. 91, No. 84, 05/01/2026, 23530-23626.	**Jun. 30, 2026** Mandatory Compliance Date: **Jan. 01, 2028**
	CFPB	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Commodity Futures Trading Commission (CFTC)**	**ORDER:** Sunset of Certain Large Trader Reporting Requirements for Physical Commodity Swaps.	*Federal Register*, Vol. 91, No. 138, 07/21/2026, 45638-45640.	**Jul. 21, 2026**
*	**CFTC**	Amendments to Margin Requirements for Uncleared Swaps for Swap Dealers and Major Swap Participants.	*Federal Register*, Vol. 91, No. 136, 45134-45163.	**Aug. 17, 2026**
	CFTC	**NOTICE:** Requested Information to Further Implement Portfolio Margining and Cross-Margining of Securities and Derivatives.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39579-39583.	Comments Due: **Aug. 31, 2026**
	CFTC	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Farm Credit Administration (FCA)**	Amendments to Loan Performance Categories and Financial Reporting.	*Federal Register*, Vol. 91, No. 141, 07/24/2026, 46703-46706.	**30 days** after publication in the *Federal Register* during which either or both Houses of

				Congress are in session.
	Farm Service Agency (FSA)	**NOTICE:** Comments Requested on Information Collection: Emergency Conservation Program and Biomass Crop Assistance Program.	*Federal Register*, Vol. 91, No. 117, 06/18/2026, 36795.	Comments Due: **Aug. 17, 2026**
	FSA	**NOTICE:** Comments Requested on Information Collection: General Program Administration.	*Federal Register*, Vol. 91, No. 127, 07/06/2026, 40967-40968.	Comments Due: **Sep. 04, 2026**
	Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo. Extension of Mandatory Compliance Date of Official Digital Sign Requirements.	*Federal Register*, Vol. 91, No. 19, 01/29/2026, 3801-3813. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54544-54545.	**Mar. 02, 2026** Mandatory Compliance Date: **Apr. 01, 2027** Parts 328.4 and 328.5 Effective: **Jan. 01, 2027**
*	**FDIC**	**NOTICE:** Updated List of Financial Institutions in Liquidation.	*Federal Register*, Vol. 91, No. 136, 07/17/2026, 44848-44849. *Federal Register*, Vol. 91, No. 140, 07/23/2026, 46437.	Issued: **Jul. 17, 2026** Issued: **Jul. 23, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Regulatory Capital Rules.	*Federal Register*, Vol. 91, No. 140, 07/23/2026, 46437-46439.	Comments Due: **Aug. 24, 2026**
	FDIC	**NOTICE:** Comments Requested on Information Collections: Reverse	*Federal Register*, Vol. 91, No. 126,	Comments Due: **Aug. 31, 2026**

		Mortgage Products; and Insurance Sales Consumer Protections.	07/02/2026, 40537-40538.	
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Certified Statement for Quarterly Deposit Insurance Assessment; Foreign Banking and Investment by Insured State Nonmember Banks; and Interagency Guidance on Sound Incentive Compensation Policies.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50735-50737.	Comments Due: **Sep. 08, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: Requirements and Standards for FDIC-Supervised Permitted Payment Stablecoin Issuers and Insured Depository Institutions.	*Federal Register*, Vol. 91, No. 137, 07/20/2026, 45274-45277.	Comments Due: **Sep. 18, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Summary of Deposits.	*Federal Register*, Vol. 91, No. 139, 07/22/2026, 46118-46119.	Comments Due: **Sep. 21, 2026**
	FDIC	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Real Estate Lending Standards.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50737-50738.	**Oct. 05, 2026**
*	**Federal Emergency Management Agency (FEMA)**	**NOTICE:** Comments Requested on Information Collections: Application for Community Disaster Loan Program.	*Federal Register*, Vol. 91, No. 148, 08/04/2026, 49435-49436.	Comments Due: **Oct. 05, 2026**

	Federal Financial Institutions Examination Council (FFIEC)	**NOTICE:** Comments Requested on Revisions to CAMELS Rating System.	*Federal Register*, Vol. 91, No. 96, 05/19/2026, 29128-29139.	Comments Due: **Aug. 17, 2026**
*	**Federal Housing Finance Agency (FHFA)**	**NOTICE:** Rescission of Affordable Housing Program Q&As.	*Federal Register*, Vol. 91, No. 132, 07/13/2026, 42960-42961.	**Jul. 13, 2026**
	FHFA	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Federal Reserve Board (FRB)**	**NOTICE:** Inflation Adjustment for Civil Money Penalties.	*Federal Register*, Vol. 91, No. 132, 07/13/2026, 42962.	Issued: **Jul. 13, 2026**
	FRB	**NOTICE:** Comments Requested on Information Collection: Ongoing Intermittent Survey of Households.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42442-42443.	Comments Due: **Sep. 08, 2026**
	FRB	**NOTICE:** Comments Requested on Information Collection: Survey of Household Economics and Decision Making.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42443-42444.	Comments Due: **Sep. 08, 2026**
	FRB	**NOTICE:** Comments Requested on Information Collection: Ad Hoc Clearance for Board-Wide Use.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42444-42445.	Comments Due: **Sep. 08, 2026**
	FRB	**NOTICE:** Comments Requested on Information Collection: Consumer and Stakeholder Surveys.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42446.	Comments Due: **Sep. 08, 2026**
	FRB	**NOTICE:** Comments Requested on Information Collection: Disclosure	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42447.	Comments Due: **Sep. 08, 2026**

		Requirements Associated with CFPB's Regulation DD.		
	FRB	**NOTICE:** Comments Requested on Information Collection: Domestic Finance Company Report of Consolidated Assets and Liabilities.	*Federal Register*, Vol. 91, No, 130, 07/09/2026, 42447-42448.	Comments Due: **Sep. 08, 2026**
	FRB	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Housing and Urban Development, Dept. of (HUD)**	**NOTICE:** Withdrawal of OGC Guidance Documents.	*Federal Register*, Vol. 91. No. 136, 07/17/2026, 44867-44868.	**Sep. 25, 2025**
*	**Internal Revenue Service (IRS)**	Backup Withholding on Third Party Network Transactions.	*Federal Register*, Vol. 91, No. 152, 08/10/2026, 51391-51395.	**Aug. 10, 2026**
	IRS	**NOTICE:** Comments Requested on Information Collection: Escrow Funds and Other Similar Funds.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229.	Comments Due: **Aug. 21, 2026**
	IRS	**NOTICE:** Comments Requested on Information Collection: Residence of Trusts and Estates.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229-37230.	Comments Due: **Aug. 21, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Withholding and Information Reporting for Transfers of Partnership Interests.	*Federal Register*, Vol. 91, No. 148, 08/04/2026, 49488.	Comments Due: **Oct. 05, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: U.S. Trust and	*Federal Register*, Vol. 91, No. 152,	Comments Due: **Oct. 09, 2026**

		Estate Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	08/10/2026, 51530-51534.	
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: U.S. Business Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	*Federal Register*, Vol. 91, No. 152, 08/10/2026, 51534-51543.	Comments Due: **Oct. 09, 2026**
*	**National Credit Union Administration (NCUA)**	**NOTICE:** Comments Requested on Information Collections: Security Program; Member Business Loans, Commercial Lending; and Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC, Management Official Interlocks.	*Federal Register*, Vol. 91, No. 143, 07/28/2026, 47262-47263.	Comments Due: **Aug. 27, 2026**
*	**NCUA**	Amendments to Remove Segregated Deposit and Collateral Requirements for Sureties and Guaranty Agreements.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50661-50664.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Remove Regulations Related to Approval and Policies of Making Loans to Other Credit Unions.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50664-50666.	**Sep. 08, 2026**
*	**NCUA**	Recission of Interpretive Ruling and Policy Statement 08-2.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50666-50669.	**Sep. 08, 2026**
*	**NCUA**	Recission of Interpretive Ruling and Policy Statement 06-1.	*Federal Register*, Vol. 91, No. 150,	**Sep. 08, 2026**

			08/06/2026, 50669-50672.	
*	**NCUA**	Recission of Interpretive Ruling and Policy Statement 10-1.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50672-50674.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Eliminate Provision Related to Credit Union Service Contracts.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50674-50677.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Eliminate Provision Related to Third-Party Servicing of Indirect Vehicle Loans.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50677-50680.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Streamline Regulations Governing Purchase, Sale, and Pledge of Eligible Obligations.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50680-50684.	**Sep. 08, 2026**
*	**NCUA**	Recission of Interpretive Ruling and Policy Statement 11-2.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50684-50686.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Regulations that Establish Requirements for Obtaining and Maintaining Federal Share Insurance with National Credit Union Share Insurance Fund, Requirements for Insurance.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50686-50688.	**Sep. 08, 2026**
*	**NCUA**	Amendments to Regulations that Establish Requirements for Obtaining and Maintaining Federal Share Insurance with National Credit Union Share Insurance Fund, Terminating Excess Insurance Coverage.	*Federal Register*, Vol. 91, No. 150, 08/06/2026, 50688-50691.	**Sep. 08, 2026**

	NCUA	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
	NCUA	Amendments to Share Insurance Rules.	*Federal Register*, Vol. 89, No. 189, 09/30/2024, 79397-79416.	**Dec. 01, 2026** Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: **Oct. 30, 2024**
*	**Office of the Comptroller of the Currency (OCC)**	**NOTICE:** Comments Requested on Information Collection: Securities Offering Disclosure Rules.	*Federal Register*, Vol. 91, No. 141, 07/24/2026, 46828-46830.	Comments Due: **Aug. 24, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Applications for Licensing or Registration to Issue Payment Stablecoins Under the GENIUS Act.	*Federal Register*, Vol. 91, No. 142, 07/27/2026, 47032-47033.	Comments Due: **Sep. 25, 2026**
	OCC	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
	Rural Housing Service (RHS)	**NOTICE:** Implementation of Single-Family Housing Section 502 Guaranteed Loan Program Lender Interactive Test Environment Delegated Authority Pilot Program.	*Federal Register*, Vol. 91, No. 53, 03/19/2026, 13277-13280.	**Sep. 01, 2026**
*	**Securities and Exchange Commission (SEC)**	Amendments to Rules Delegating Authority to SEC Staff.	*Federal Register*, Vol. 91, No. 137, 07/20/2026, 45187-45190.	**Jul. 26, 2026**

SEC	**NOTICE:** Requested Information to Further Implement Portfolio Margining and Cross-Margining of Securities and Derivatives.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39579-39583.	Comments Due: **Aug. 31, 2026**
SEC	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
* **Small Business Administration (SBA)**	**NOTICE:** Revisions to SBA Model Form of Limited Partnership Agreement.	*Federal Register*, Vol. 91, No. 138, 07/21/2026, 45872-45873.	Comments Due: **Sep. 21, 2026**
Treasury, Dept. of (Treasury)	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
* **Dept, of Veteran Affairs (VA)**	**NOTICE:** Inflation Adjustments to Civil Money Penalties.	*Federal Register*, Vol. 91, No. 132, 07/13/2026, 43023-43024.	Issued: **Jul. 13, 2026**

** Denotes new item in the chart*