



February 2026 Regulatory Report

Agencies Publish Report of Accounting and Capital Standards Differences.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) prepared a report pursuant to section 37(c) of the Federal Deposit Insurance Act. Section 37(c) requires the agencies to jointly submit an annual report to the Committee on Financial Services of the U.S. House of Representatives and to the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate describing differences among the accounting and capital standards used by the agencies for insured depository institutions. The report is required to be published in the *Federal Register*. The agencies have not identified any material differences in accounting and capital standards applicable to the institutions they regulate and supervise. The report may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-15/pdf/2026-00642.pdf>.

Federal Register, Vol. 91, No. 10, 01/15/2026, 1789-1791.

CFPB Withdraws ECOA Noncitizen Borrowers Statement.

The Bureau of Consumer Financial Protection (CFPB) and Department of Justice announced the withdrawal of a joint statement issued in October 2023 regarding the implications of a creditor's consideration of an individual's immigration status under the Equal Credit Opportunity Act (ECOA). The statement published in the *Federal Register* **10/18/2023**, is withdrawn as of **01/12/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00328.pdf>.
Federal Register, Vol. 91, No. 7, 01/12/2026, 1138-1139.

CFPB Seeks Comment on Information Collections.

- CFPB seeks comment regarding an information collection titled, ICBA Disclosure Testing: Qualitative Pre-testing of Survey Instrument and Modified Disclosure Forms. The central research question that the Independent Community Bankers of America (ICBA) will be examining in the testing is whether the modified mortgage disclosures are more effective than current disclosures for a sample of consumers who are similar in age, income, and education to community bank customers.

Effectiveness will be measured by how well a consumer can understand various dimensions of each loan by answering comprehension questions (e.g., interest rate, payment schedule, etc.) for various types of construction-to-permanent and construction loans they are presented. Comments are due **02/20/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-21/pdf/2026-01086.pdf>. *Federal Register*, Vol. 91, No. 13, 01/21/2026, 2524-2525.

- CFPB seeks comment regarding an information collection titled, Consumer Response Intake Form. The form is designed to aid consumers in the submission of complaints, inquiries, and feedback and to help CFPB fulfill its statutory requirements. The form prompts consumers for a description of, and key facts about, the complaint at issue, the desired resolution, contact and account information, information about the company they are submitting a complaint about, and previous action taken to attempt to resolve the complaint. Comments are due **03/02/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-30/pdf/2026-01895.pdf>. *Federal Register*, Vol. 91, No. 20, 01/30/2026, 4066-4067.
- CFPB seeks comment regarding information collections titled, Report of Terms of Credit Card Plans; and Consumer and College Credit Card Agreements. CFPB intakes different forms of credit card data from credit card issuers, as required by the Truth

in Lending Act, and implementing regulations. The data collections enable CFPB to provide Congress with a centralized and searchable repository for terms of credit card plans, consumer credit card agreements, college credit card agreements, and information regarding the arrangements between financial institutions and institutions of higher education. Comments are due **04/07/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-06/pdf/2026-02456.pdf> *Federal Register*, Vol. 91, No. 25, 02/06/2026, 5436-5437.

FRB Announces Final Approval of Information Collections.

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Interchange Transaction Fees Survey. The data are used to fulfill a statutory requirement that FRB disclose certain debit card transaction information on a biennial basis. In addition, FRB uses data to report on an annual basis the extent to which networks have established separate interchange fees for exempt and covered issuers. The notice includes a summary of the comments received regarding the notice and FRB's response to each comment. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00391.pdf>. *Federal Register*, Vol. 91, No. 7, 01/12/2026, 1180-1184.
- FRB announced final approval of an information collection titled,

Intermittent Survey of Businesses. The survey data are used to gather information to enable the Federal Reserve System to carry out its policy and operational responsibilities. Under the guidance of FRB, Reserve Banks survey business contacts as economic developments warrant. The surveys provide FRB members and Reserve Bank presidents real-time insights into economic conditions. FRB tailors the survey questions to match current concerns and interests, but are not meant to supplant the more rigorous, existing economic reporting. FRB collects aggregate responses from the Reserve Banks and then distributes the information to FRB members and Reserve Bank presidents. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00388.pdf>. *Federal Register*, Vol. 91, No. 7, 01/12/2026, 1185-1186.

FRB Seeks Comment on Census Information Collection.

FRB seeks comment regarding an information collection titled, Census of Finance Companies and Other Lenders and Survey of Finance Companies. The information collection consists of the Census of Finance Companies and Other Lenders, which FRB revised in May 2025, as well as the Survey of Finance Companies, which FRB currently seeks to revise as further described in the notice. The revisions are intended to improve clarity and simplify the collection overall. Comments are due **03/13/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00390.pdf>.

Federal Register, Vol. 91, No. 7, 01/12/2026, 1186-1188.

FDIC Revises Official Signage Rule.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to amend its signage requirements for insured depository institutions' (IDIs) digital deposit-taking channels, automated teller machines (ATMs), and like devices. The 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 funds are protected by FDIC's deposit insurance coverage. The amendments made in the final rule are effective **03/02/2026**. Compliance with the final rule is mandatory by

04/01/2027. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01806.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3801-3813.

FDIC Revises Appeals Guidelines for Material Supervisory Determinations.

FDIC adopted revised *Guidelines for Appeals of Material Supervisory Determinations* to replace the existing Supervision Appeals Review Committee with an independent, standalone office to consider and decide supervisory appeals. The revised guidelines become effective once the Office of Supervisory Appeals is fully operational. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-26/pdf/2026-01433.pdf>.

Federal Register, Vol. 91, No. 16, 01/26/2026, 3184-3195.

FDIC Updates List of Financial Institutions in Liquidation.

FDIC issued a notice to announce it has been appointed the sole receiver for the financial institution listed in the notice. 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 notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-06/pdf/2026-02364.pdf>.

Federal Register, Vol. 91, No. 25, 02/06/2026, 5475.

FDIC Announces Termination of Receiverships.

FDIC, as Receiver, for the insured depository institution listed in the notice, was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver

that FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination date listed in the notice, the receivership has been terminated, the Receiver has been discharged, and the receivership has ceased to exist as a legal entity. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-02-06/pdf/2026-02363.pdf>. *Federal Register*, Vol. 91, No. 25, 02/06/2026, 5475.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding the two information collections: Qualifications for Failed Bank Acquisitions; and Stress Testing Recordkeeping and Reporting. The need for the information collections is further explained in the notice. Comments are due **02/17/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-15/pdf/2026-00639.pdf>. *Federal Register*, Vol. 91, No. 10, 01/15/2026, 1787-1789.

- FDIC seeks comment regarding an information collection titled, CRA Sunshine. The collection implements a statutory requirement imposing reporting, disclosure, and recordkeeping requirements on some community reinvestment-related agreements between insured depository institutions or affiliates, and nongovernmental entities or persons. Comments are due **04/03/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-02/pdf/2026-02073.pdf>. *Federal Register*, Vol. 91, No. 21, 02/02/2026, 4559-4561.

OCC Seeks Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Stress Testing Rules for National Banks and Federal Savings. Section 165(i)(2) of the Dodd-Frank Act requires certain financial companies, including national banks and Federal savings associations, to conduct annual stress tests and requires the primary financial regulatory agency of those financial companies to issue regulations implementing the stress test requirements. The information collection is used in connection with Dodd-Frank Act requirements. Comments are due **03/02/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-30/pdf/2026-01896.pdf>. *Federal Register*, Vol. 91, No. 20, 01/30/2026, 4184-4185.
- OCC seeks comment regarding an information collection titled, Extensions of Credit to Insiders and Transactions with Affiliates. National banks and Federal savings associations must comply with rules of the Board of Governors of the Federal Reserve System regarding extensions of credit to insiders (Regulation O) and transactions with affiliates (Regulation W). Twelve CFR part 31.2 requires national banks, Federal savings associations, and their

insiders to comply with Regulation O, and 12 CFR 31.3 requires national banks and Federal savings associations to comply with Regulation W. The information collection is used in connection with regulatory requirements as further described in the notice. Comments are due **03/04/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-02/pdf/2026-02019.pdf>. *Federal Register*, Vol. 91, No. 21, 02/02/2026, 4788-4789.

- OCC seeks comment regarding an information collection titled, Assessment of Fees. OCC is authorized to collect assessments, fees, and other charges as necessary or appropriate to carry out its responsibilities as further described in the notice. Comments are due **04/06/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-02-03/pdf/2026-02126.pdf>. *Federal Register*, Vol. 91, No. 22, 02/03/2026, 5032-5033.
- OCC seeks comment regarding an information collection titled, Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act. Certain financial companies, including national banks and Federal savings associations are required to conduct periodic stress tests. The information collection is a reporting template. Comments are due **03/05/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-03/pdf/2026-02128.pdf>. *Federal Register*, Vol. 91, No. 22, 02/03/2026, 5033-5035.

- OCC seeks comment regarding an information collection titled, Retail Foreign Exchange Transactions. OCC's rule pertaining to retail foreign exchange transactions (retail forex) allows national banks and Federal savings associations to offer or enter into retail foreign exchange transactions. In order to engage in the transactions, institutions must comply with various reporting, disclosure, and recordkeeping requirements. Comments are due **04/13/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-02-10/pdf/2026-02622.pdf>. *Federal Register*, Vol. 91, No. 27, 02/10/2026, 5989-5990.

HUD Announces Direct Endorsement Approval Terminations.

The Department of Housing and Urban Development (HUD) issued a notice to advise of the cause and effect of terminations of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE approval terminated. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-21/pdf/2026-01040.pdf>. *Federal Register*, Vol. 91, No. 13, 01/21/2026, 2557-2558.

HUD Announces Regulatory Waiver Requests Granted for Q2 2025.

Section 106 of the Department of Housing and Urban Development Reform (HUD Reform Act) requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **04/01/2025** and ending **06/30/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01781.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3914-3919.

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 the communities in the states of **California, Iowa, Nebraska, and Texas**. 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 the FEMA's National Flood Insurance Program (NFIP). The date of **05/26/2026**, 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-2026-01-29/pdf/2026-01748.pdf>.

Federal Register, Vol. 91, No. 19, 01/29/2029, 3909-3910.

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 the states of **Arkansas, Delaware, Florida, Indiana, Louisiana, Massachusetts, Minnesota, New York, Oklahoma, South Carolina, Tennessee, and Texas**, 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-2026-01-21/pdf/2026-01055.pdf>.
Federal Register, Vol. 91, No. 13, 01/21/2026, 2547-2550.

- 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 the states of **Connecticut, Florida, Georgia, Illinois, Kentucky, Louisiana, Massachusetts, Minnesota, North Carolina, Pennsylvania, and Texas**, 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-2026-01-21/pdf/2026-01054.pdf>. *Federal Register*, Vol. 91, No. 13, 01/21/2026, 2551-2554.

- 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 the states of **Arizona, California, Colorado, Idaho, South Dakota, and Utah**, 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-2026-01-29/pdf/2026-01744.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3899-3901.

- 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 the states of **Connecticut, Florida, Illinois, Indiana, Massachusetts, Michigan, Missouri, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Texas, and Virginia**, 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-2026-01-29/pdf/2026-01743.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3904-3907.

FEMA Issues Notice of Changes in Flood Hazard Determinations.

FEMA issued a notice which lists communities in the states of **Arkansas, Florida, Georgia, Maryland, Michigan, Mississippi, North Carolina, Tennessee, Texas, and Virginia**, where the addition or

modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01745.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3901-3904.

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 the state of **Iowa**, 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

04/21/2026. The notice may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-21/pdf/2026-01058.pdf>.

Federal Register, Vol. 91, No. 13, 01/21/2026, 2546-2547.

- 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 the state of **Florida**, 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 **04/21/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-21/pdf/2026-01057.pdf>.

Federal Register, Vol. 91, No. 13, 01/21/2026, 2554-2555.

- 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 the state of **Idaho**, 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 **04/29/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01747.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3907-3908.
- 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 the states of **New**

York and Virginia, 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 **04/29/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01746.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3910-3912.

FEMA Issues Correction to Proposed Arizona Flood Hazard Determination.

On **12/08/2025**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. FEMA issued a correction to that table to be used in lieu of the erroneous information. The correction provides a table that represents the proposed flood hazard determinations and communities affected in Cochise County, **Arizona**, and Incorporated Areas. Comments are due **03/09/2026**. The correction may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01749.pdf>. *Federal Register*, Vol. 91, No. 19, 01/29/2026, 3908-3909.

FinCEN Issues Geographic Targeting Order Involving Minnesota Counties.

The Financial Crimes Enforcement Network (FinCEN) issued a Geographic Targeting Order, requiring banks and money transmitters located in the Counties of Hennepin and Ramsey,

Minnesota to retain and report records of certain payments of \$3,000 or more. The action is being taken in furtherance of FinCEN's efforts to combat international money laundering of the proceeds of government benefits fraud. The action is effective **02/12/2026**. The order may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-13/pdf/2026-00449.pdf>. *Federal Register*, Vol. 91, No. 8, 01/13/2026, 1246-1248.

Treasury Seeks Information on Financial Literacy.

The Department of the Treasury (Treasury) seeks information to inform the interagency Financial Literacy and Education Commission's (FLEC) statutorily required annual review of the U.S. National Strategy for Financial Literacy, which was last updated in 2020. Comments are due **04/06/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-02-03/pdf/2026-02188.pdf>. *Federal Register*, Vol. 90, No. 22, 02/03/2026, 5036-5037.

IRS Seeks Comment on Information Collections.

- The Internal Revenue Service (IRS) seeks comment regarding an information collection titled, Return of Excise Taxes Related to Employee Benefit Plans. Internal Revenue Code sections 4971, 4972, 4973(a)(3), 4975, 4976, 4977, 4978, 4978A, 4978B, 4979, 4979A, and 4980 impose excise taxes on certain employers with employee benefit plans. The information collection is used to report and pay the excise taxes related

to employee benefit plans. The collection is also used to request an extension of time to file an exempt organization return or excise taxes return related to employee benefit plans. Comments are due

03/13/2026. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00334.pdf>. *Federal Register*, Vol. 91, No. 7, 01/12/2026, 1237.

- IRS seeks comment regarding an information collection titled, Netting Rule for Certain Conversion Transactions. Internal Revenue Code section 1258 recharacterizes capital gains from conversion transactions as ordinary income to the extent of the time value element. Treasury Regulations section 1.1258-1 provides that certain gains and losses may be netted for purposes of determining the amount of gain recharacterized. To be eligible for netting relief, the taxpayer must identify on its books and records all the positions that are part of the conversion transaction before the close of the day on which the positions become part of the conversion transaction. Comments are due **03/13/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00335.pdf>. *Federal Register*, Vol. 91, No. 7, 01/12/2026, 1237-1238.
- IRS seeks comment regarding an information collection titled, Information Reporting for Payments Made in Settlement of Payment Card and Third-Party Network Transactions, form 1099-K. The form

reflects payments made in settlement of merchant card and third-party network transactions for purchases of goods and/or services made with merchant cards and through third-party networks. Two lines were added to Form 1099-K to include cash tips and the Treasury tipped occupation code. Comments are due **03/16/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00508.pdf>. *Federal Register*, Vol. 91, No. 9, 01/14/2026, 1602.

- IRS seeks comment regarding an information collection titled, Dividends and Distributions, Form 1099-DIV. The form is used by IRS to ensure that dividends are properly reported as required by Internal Revenue Code (Code) section 6402, that liquidation distributions are correctly reported as required by Code section 6403, and to determine whether payees are correctly reporting income. Comments are due **03/30/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-27/pdf/2026-01485.pdf>. *Federal Register*, Vol. 91, No. 17, 01/27/2026, 3628.
- IRS seeks comment regarding an information collection titled, Annual Return/Report of Employee Benefit Plan. The collection is an annual information return filed by employee benefit plans. IRS uses the information for a variety of matters, including ascertainment whether a qualified retirement plan appears to conform to requirements under the Internal Revenue Code or whether the plan

should be audited for compliance. Comments are due **03/31/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-30/pdf/2026-01814.pdf>. *Federal Register*, Vol. 91, No. 20, 01/30/2026, 4185-4186.

- IRS seeks comment regarding an information collection titled, IRS Taxpayer Burden Surveys. The surveys are designed to gather statistically representative data that allows IRS to provide accurate estimates of taxpayer compliance burden. The surveys also help IRS understand how and why taxpayer burden changes over time. An ongoing survey effort is necessary to inform IRS of the impact of ever-changing tax law that leads to regularly-issued and updated IRS regulations as well as improvements and changes in tax-filing technology. Changes in tax regulations, tax administration, tax preparation methods, and taxpayer behavior continue to alter the amount and distribution of taxpayer burden. Comments are due **03/31/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-30/pdf/2026-01863.pdf>. *Federal Register*, Vol. 91, No. 20, 01/30/2026, 4186-4187.
- IRS seeks comment regarding an information collection titled, Information Reporting on Required Returns in Section 6045(e). The revenue procedure sets forth the acceptable form of written assurances (certification) that a real estate reporting person must obtain from the seller of a principal residence to except such sale or exchange from the

information reporting requirements for real estate transactions under section 6045(e)(5) of the Internal Revenue Code. Comments are due **04/06/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-02-03/pdf/2026-02172.pdf>. *Federal Register*, Vol. 91, No. 22, 02/03/2026, 5036.

FHFA Repeals Fair Lending, Fair Housing, and Equitable Housing Finance Plans.

The Federal Housing Finance Agency (FHFA) issued a final rule to repeal the Fair Lending, Fair Housing, and Equitable Housing Finance Plans regulation. After considering comments received in response to the proposed rule published in the *Federal Register* **07/28/2025**, FHFA has adopted the proposed rule without change. The final rule is effective **03/09/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-06/pdf/2026-02325.pdf>. *Federal Register*, Vol. 91, No. 25, 02/06/2026, 5278-5283.

SBA Announces 7(a) Alternative Base Rate Options.

The Small Business Administration (SBA) announced alternative base rate options for use with variable interest rate loans made under the 7(a) Loan Program. The alternative base rate options are also available for use under any 7(a) pilot loan programs, unless expressly prohibited. A 7(a) Lender may use a variable rate of interest for guaranteed loans. Currently, a 7(a) Lender may use either the Prime rate or the Optional Peg Rate as the base rate when determining the interest rate for

such loans. SBA is permitting the use of three "Alternative Base Rate" options (in addition to the Prime rate and the Optional Peg Rate) for loans made with a variable interest rate under the SBA 7(a) Loan Program: the 5-year Treasury Note Rate, the 10-year Treasury Note Rate, and the Secured Overnight Funding Rate (SOFR) (collectively, Alternative Base Rates). Lenders choosing to use one of the Alternative Base Rates must follow the guidance provided in SOP 50 10 found on sba.gov, which establishes the maximum interest rate allowed for a loan based on its amount. When using one of the Alternative Base Rate options, the maximum interest rate that can be charged by the Lender shall not exceed Prime plus the allowed spread for that loan amount. The 7(a) alternative base rates will be effective **03/01/2026**, and will remain in effect until further notice.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-10/pdf/2026-02660.pdf>.

Federal Register, Vol. 91, No. 27, 02/10/2026, 5805.

SBA Seeks to Improve Disaster Loan Response.

SBA issued an interim final rule meant to ensure timely and effective delivery of assistance under the Disaster Loan Program following a Presidential disaster declaration. The interim final rule preempts certain state and local requirements impacting the repair, rehabilitation, or replacement of damaged or destroyed property and associated activities financed by the Disaster Loan Program when such requirements cause delay in the use of SBA Disaster Loan Program proceeds. The interim final rule is effective **01/29/2026**. Comments are

due **03/02/2026**. The interim final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01797.pdf>.
Federal Register, Vol. 91, No. 19, 01/29/2026, 3813-3818.

Agencies Revise Agriculture Risk, Price Loss, and Dairy Margin Coverage Programs.

The Farm Service Agency (FSA) and Commodity Credit Corporation (CCC) (collectively, the agencies) issued a final rule to revise provisions of the Agriculture Risk Coverage (ARC), Price Loss Coverage (PLC), and Dairy Margin Coverage (DMC) programs to conform with provisions of the One, Big Beautiful Bill Act (OBBA). OBBA authorized modifications to the 2025 crop year ARC and PLC programs and the continuation of the ARC and PLC programs for the 2026 through 2031 crop years. The modified provisions are related to the reference prices, effective reference prices, base acres, program elections, and payment provisions. OBBA also authorized DMC for calendar years 2026 through 2031, providing participating dairy operations with the ability to establish a new production history. See the final rule for other program revisions. The final rule is effective **01/12/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00313.pdf>.

Federal Register, Vol. 91, No. 7, 01/12/2026, 1043-1059.

Agencies Announce NOFO for Strategic Economic and Community Development Program.

The Rural Business Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) issued a notice of funding opportunity (NOFO) for the Strategic Economic and Community Development priority for projects that support multi-jurisdictional and multi-sectoral strategic community investment plans. See the NOFO for application and deadline details.

The NOFO may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-02/pdf/2026-01934.pdf>.

Federal Register, Vol. 91, No. 21, 02/02/2026, 4494-4497.

FCA Makes Technical Amendments to Regulations.

The Farm Credit Administration (FCA) issued a final rule to correct citations and made other technical updates and corrections throughout FCA regulations. The list of subjects impacted are listed in the final rule together with the specific amendments. The final rule is effective 30 days after publication in the *Federal Register* during which either or both houses of Congress are in session. FCA will publish notification of the effective date in the *Federal Register*. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-26/pdf/2026-01368.pdf>.

Federal Register, Vol. 91, No. 16, 01/26/2026, 3027-3030.

RHS Seeks Comment on Applicant Reference Letter.

The Rural Housing Service (RHS) seeks comment regarding an information collection titled, Applicant Reference Letter. RHS provides financial assistance to construct, improve, alter, repair,

replace, or rehabilitate dwellings. To receive a loan or grant, applicants must provide RHS with a standard housing application and provide documentation. The information collection is used by RHS to obtain information about an applicant's credit history that does not appear on a credit report. Comments are due **03/30/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-29/pdf/2026-01764.pdf>.

Federal Register, Vol. 91, No. 19, 01/29/2026, 3865.

CFTC Seeks Comment on Position Limits Information Collection.

The Commodity Future Trading Commission (CFTC) seeks comment regarding an information collection titled, Position Limits. Section 4a of the Commodity Exchange Act directs CFTC to establish limits on speculative positions, as CFTC determines to be necessary, to prevent the harms caused by excessive speculation. The information collection includes collections of information required under CFTC rules as further described in the notice. Comments are due **04/03/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-02/pdf/2026-02085.pdf>.

Federal Register, Vol. 91, No. 21, 02/02/2026, 4507-4508.

SEC Corrects Reference Delegation Authority to Grant Certain Exemptions.

The Securities and Exchange Commission (SEC) issued a final rule to correct an outdated cross-reference in its rules delegating authority to SEC's staff to grant certain exemptions. SEC has

delegated certain functions to the Director of the Division of Trading and Markets (Director) to be performed by the Director or under the Director's direction by such person or persons as may be designated from time to time by the SEC Chairman, including the authority to grant and deny exemptions from Rule 612. On **09/18/2024**, SEC adopted Regulation NMS which, among other things, renumbered Rule 612(c), which provided SEC's authority to grant exemptions from Rule 612, as Rule 612(d) without making any substantive changes to such authority. The amendment makes a technical correction to 17 CFR 200.30-3(a)(83) to reflect the renumbering. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-16/pdf/2026-00811.pdf>.

Federal Register, Vol. 91, No. 11, 01/16/2026, 2081-2082.

SEC Seeks Comment on Definitions of Small Business and Small Organization.

SEC issued a proposed rule to amend rules under the Investment Company Act and the Investment Advisers Act that define the terms "small business" and "small organization" for purposes of the Regulatory Flexibility Act to increase the asset-based thresholds used in the definitions. SEC also proposed a mechanism for periodic future inflation adjustments of the asset-based thresholds used in the definitions. SEC also proposed amendments to Form ADV and the rule providing continuing hardship exemptions from filing electronically for investment advisers in connection with the proposed amendments. Comments are due **03/13/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00316.pdf>.

[R-2026-01-12/pdf/2026-00316.pdf](https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00316.pdf).
Federal Register, Vol. 91, No. 7, 01/12/2026, 1107-1130.

VA Withdrawals Guaranteed Home Loan Program Proposed Rules.

- The Department of Veterans Affairs (VA) announced the withdrawal of a proposed rule published in the *Federal Register* **04/19/2022**, regarding revisions to VA's regulations governing the assignment of a performance-based tier ranking to each of the servicers that participate in VA's guaranteed home loan program. VA withdrew the rulemaking because of ongoing assessments of agency needs, priorities, and objectives. The withdrawal is effective **01/20/2026**. The withdrawal may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-20/pdf/2026-01007.pdf>. *Federal Register*, Vol. 91, No. 12, 01/20/2026, 2328.

- VA announced the withdrawal of a proposed rule published in the *Federal Register* **10/17/2022**, regarding revisions to expand VA's incentivized loss-mitigation options available to servicers that assist veterans whose VA-guaranteed loans are in default. VA withdrew the proposed rule because of ongoing assessments of agency needs, priorities, and objectives. The withdrawal is effective **01/21/2026**. The withdrawal may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-21/pdf/2026-01082.pdf>.
Federal Register, Vol. 91, No. 13, 01/21/2026, 2517.

NCUA Proposes to Rescind Interpretive Rulings and Statements.

- The National Credit Union Administration (NCUA) issued a proposed rule to rescind its Interpretative Ruling and Policy Statement 08-2 (IRPS 08-2). NCUA believes rescinding IRPS 08-2 would ease the compliance burden on Federal credit unions (FCUs) by limiting the number of sources that FCUs must check to ensure compliance with applicable chartering and field of membership requirements. Comments are due **03/16/2026**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00592.pdf>. *Federal Register*, Vol. 91, No. 9, 01/14/2026, 1464-1466.
- NCUA issued a proposed rule to rescind its Interpretative Ruling and Policy Statement 10-1 (IRPS 10-1), which was issued as an amendment to IRPS 08-2. NCUA believes rescinding IRPS 10-1 would ease the compliance burden on Federal credit unions (FCUs) by limiting the number of sources that FCUs must check to ensure compliance with applicable chartering and field of membership requirements. Comments are due **03/16/2026**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00594.pdf>. *Federal Register*, Vol. 91, No. 9, 01/14/2026, 1469-1471.
- NCUA issued a proposed rule to rescind its 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. Comments are due **03/16/2026**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00595.pdf>. *Federal Register*, Vol. 91, No. 9, 01/14/2026, 1471-1473.

NCUA Proposes to Remove Redundant Nondiscrimination Requirements.

NCUA issued a proposed rule to remove a redundant and outdated regulation regarding nondiscrimination in lending. While the regulation was intended to summarize the Fair Housing Act (FHA) prohibitions on discrimination related to real estate related loans, appraisals, and advertising, NCUA's last substantive amendment to the regulation was finalized in 2001. Comments are due **03/16/2026**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00591.pdf>. *Federal Register*, Vol. 91, No. 9, 01/14/2026, 1467-1469.

NCUA Proposes Amendments to Public Unit and Nonmember Share Rule.

NCUA issued a proposed rule to amend its public unit and nonmember share rule to remove the requirement for a written plan to document the intended use of any borrowings, public unit, or nonmember shares if, collectively, the funds exceed 70 percent of the federally insured credit union's (FICU's) paid-in and unimpaired capital and surplus. FICUs would remain subject to the limits and other regulatory requirements governing public unit and

nonmember shares. Comments are due **03/30/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-28/pdf/2026-01696.pdf>.

Federal Register, Vol. 91, No. 18, 01/28/2026, 3685-3688.

NCUA Proposes to Remove Notice of Termination of Excess Insurance Coverage.

NCUA issued a proposed 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 of this part apply to all federally insured credit unions.

Comments are due **03/30/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-28/pdf/2026-01698.pdf>.

Federal Register, Vol. 91, No. 18, 01/28/2026, 3688-3690.

NCUA Proposes Amendments to Requirements for Share Insurance.

NCUA issued a proposed 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. Comments are due **03/30/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-28/pdf/2026-01699.pdf>.

Federal Register, Vol. 91, No. 18, 01/28/2026, 3690-3692.

NCUA Proposes to Remove Maximum Borrowing Authority to Maintain Federal Share Insurance.

NCUA issued a proposed rule to remove the maximum borrowing authority from its regulations that establish the requirements for obtaining and maintaining federal share insurance with the National Credit Union Share Insurance Fund. The provision applies to all federally insured credit unions. Comments are due **03/30/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-28/pdf/2026-01697.pdf>.

Federal Register, Vol. 91, No. 18, 01/28/2026, 3692-2695.

NCUA Seeks Comment on Information Collections.

NCUA seeks comment regarding an information collection titled, Mergers of Federally-Insured Credit Unions; Voluntary Termination or Conversion of Insured Status. The Federal Credit Union Act requires written approval of NCUA before one or more federally-insured credit unions (FICU) merge or before a FICU converts to nonfederal share insurance or terminates federal share insurance and authorizes NCUA to prescribe rules regarding mergers of FICUs and changes in insured status. Part 708b of NCUA's rules sets forth the procedural and disclosure requirements for mergers of FICUs, conversions from federal share insurance to nonfederal insurance, and federal share insurance terminations. Comments are due

04/03/2026. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-02-02/pdf/2026-01933.pdf>.

Federal Register, Vol. 91, No. 21,
02/02/2026, 4637-4638.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Federal Deposit Insurance Corporation (FDIC)	Procedures to Obtain Approval for Issuance of Payment Stablecoins by Subsidiaries of FDIC-Supervised Insured Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 242, 12/19/2025, 59409-59418.	Feb. 17, 2026
Federal Reserve System (FRB)	Amendments to Supervisory Stress Test Models and Scenarios; Modifications to the Capital Planning and Stress Capital Buffer Requirement Rule, Enhanced Prudential Standards Rule, and Regulation LL. NOTICE: Extension of Comment Period.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51856-51953. <i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53238.	Jan. 22, 2026 Feb. 21, 2026
FRB	Enhanced Transparency and Public Accountability of the Supervisory Stress Test Models and Scenarios; Modifications to the Capital Planning and Stress Capital Buffer Requirement Rule.	<i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53238.	Feb. 21, 2026
Internal Revenue Service (IRS)	Amendments to Backup Withholding on Third Party Network Transactions.	<i>Federal Register</i> , Vol. 91, No. 6, 01/09/2026, 934-937.	Mar. 10, 2026
National Credit Union Administration (NCUA)	Revisions to Advertising and Notice of Insured Status Rule.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60588-60591.	Feb. 27, 2026

	NCUA	Amendments to Catastrophic Act Reporting Requirements.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60591-60594.	Feb. 27, 2026
	NCUA	Removal of Regulations Related to Approval and Policies on Making Loans to Other Credit Unions.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60583-60585.	Feb. 27, 2026
	NCUA	Removal of Segregated Deposit and Collateral Requirements When FICU Acts as Surety and Guarantor.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60586-60588.	Feb. 27, 2026
*	NCUA	Rescission of Chartering and Field of Membership Interpretive Ruling and Policy Statement, IRPS 08-2.	<i>Federal Register</i> , Vol. 91, No. 9, 01/14/2026, 1464-1466.	Mar. 16, 2026
*	NCUA	Rescission of Chartering and Field of Membership Interpretive Ruling and Policy Statement, IRPS 10-1.	<i>Federal Register</i> , Vol. 91, No. 9, 01/14/2026, 1469-1471.	Mar. 16, 2026
*	NCUA	Rescission of Interpretive Ruling and Policy Statement of Chartering Corporate Credit Unions, IRPS 11-02.	<i>Federal Register</i> , Vol. 91, No. 9, 01/14/2026, 1471-1473.	Mar. 16, 2026
*	NCUA	Removal of Redundant and Outdated Nondiscrimination Requirements.	<i>Federal Register</i> , Vol. 91, No. 9, 01/14/2026, 1467-1469.	Mar. 16, 2026
*	NCUA	Amendments to Public Unit and Nonmember Share Rule.	<i>Federal Register</i> , Vol. 91, No. 18, 01/28/2026, 3685-3688.	Mar. 30, 2025

*	NCUA	Amendments to Remove Notice of Termination of Excess Insurance Coverage.	<i>Federal Register</i> , Vol. 91, No. 18, 01/28/2026, 3688-3690.	Mar. 30, 2025
*	NCUA	Amendments to Requirements for Insurance.	<i>Federal Register</i> , Vol. 91, No. 18, 01/28/2026, 3690-3692.	Mar. 30, 2025
*	NCUA	Amendments to Remove Maximum Borrowing Authority for Obtaining Federal Share Insurance.	<i>Federal Register</i> , Vol. 91, No. 18, 01/28/2026, 3692-2695.	Mar. 30, 2025
	Office of the Comptroller of Currency (OCC)	GUIDANCE: Simplified Strategic Plan Process for Community Banks Under CRA.	<i>Federal Register</i> , Vol. 90, No. 243, 12/22/2025, 59744-59764.	Feb. 20, 2026
	OCC	Amendments to Guidelines Relating to Heightened Standards for Certain Large Banks.	<i>Federal Register</i> , Vol. 90, No. 246, 12/30/2025, 61084-61093.	Mar. 02, 2026
*	Securities and Exchange Commission (SEC)	Amendments to Small Business and Small Organization Definitions.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1107-1130.	Mar. 13, 2026
	Treasury, Dept. of (Treasury)	Revisions to Treasury Offset Program.	<i>Federal Register</i> , Vol. 90, No. 244, 12/23/2025, 60034-60053.	Feb. 23, 2026

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
* Bureau of Consumer Financial Protection (CFPB)	NOTICE: Withdrawal of Joint Statement on ECOA and Noncitizen Borrowers.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1138-1139.	Issued: Jan. 12, 2026
* CFPB	NOTICE: Comments Requested on Information Collection: ICBA Disclosure Testing: Qualitative Pre-Testing of Survey Instrument and Modified Disclosure Forms.	<i>Federal Register</i> , Vol. 91, No. 13, 01/21/2026, 2524-2525.	Comments Due: Feb. 20, 2026
CFPB	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.	Mar. 01, 2026
* CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Intake Form.	<i>Federal Register</i> , Vol. 91, No. 20, 01/30/2026, 4066-4067.	Mar. 02, 2026
* CFPB	NOTICE: Comments Requested on Information Collection: Report of Terms of Credit Card Plans; and Consumer and College Credit Card Agreements.	<i>Federal Register</i> , Vol. 91, No. 25, 02/06/2026, 5436-5437.	Comments Due: Apr. 07, 2026
* Commodity Credit Corporation (CCC)	Revisions to Agriculture Risk Coverage, Price Loss Coverage, and Dairy Margin Coverage Programs.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1043-1059.	Jan. 12, 2026

* Commodity Futures Trading Commission (CFTC)	NOTICE: Comments Requested on Information Collection: Position Limits.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4507-4508.	Comments Due: Apr. 03, 2026
* Farm Credit Administration (FCA)	Technical Amendments to FCA Regulations.	<i>Federal Register</i> , Vol. 91, No. 16, 01/26/2026, 3027-3030.	Issued: Jan. 26, 2026 Effective: 30 Days After Either of Both Houses of Congress are in Session
* Farm Service Agency (FSA)	Revisions to Agriculture Risk Coverage, Price Loss Coverage, and Dairy Margin Coverage Programs.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1043-1059.	Jan. 12, 2026
* Federal Deposit Insurance Corporation (FDIC)	NOTICE: Report of Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 91, No. 10, 01/15/2026, 1789-1791.	Issued: Jan. 15, 2026
* FDIC	NOTICE: Guidelines for Appeals of Material Supervisory Determinations.	<i>Federal Register</i> , Vol. 91, No. 16, 01/26/2026, 3184-3195.	Issued: Jan. 26, 2026
* FDIC	NOTICE: Updated List of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 91, No. 25, 02/06/2026, 5475.	Issued: Feb. 06, 2026
* FDIC	NOTICE: Notice of Termination of Receiverships.	<i>Federal Register</i> , Vol. 91, No. 25, 02/06/2026, 5475.	Issued: Feb. 06, 2026
* FDIC	NOTICE: Comments Requested on Information Collections: Qualifications for Failed Bank Acquisitions; and Stress Testing Recordkeeping and Reporting.	<i>Federal Register</i> , Vol. 91, No. 10, 01/15/2026, 1787-1789.	Comment Due: Feb. 17, 2026

FDIC	Amendments to the Process to Establish or Relocate Branches and Offices.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60547-60559.	Feb. 27, 2026
* FDIC	Amendments to FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo.	<i>Federal Register</i> , Vol. 91, No. 19, 01/29/2026, 3801-3813.	Mar. 02, 2026 Mandatory Compliance Date: Apr. 01, 2027
FDIC	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292.	Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
* FDIC	NOTICE: Comments Requested on Information Collection: CRA Sunshine.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4559-4561.	Comments Due: Apr. 03, 2026
FDIC	Extension of Mandatory Compliance Date of Official Digital Sign Requirements.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54544-54545.	Parts 328.4 and 328.5 Effective: Jan. 01, 2027
Federal Housing Finance Agency (FHFA)	2026-2028 Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 90, No. 244, 12/23/2025, 59948-59967.	Feb. 23, 2026
* FHFA	Fair Lending, Fair Housing, and Equitable Housing Finance Plans.	<i>Federal Register</i> , Vol. 91, No. 25, 02/06/2026, 5278-5283.	Effective Date: Mar. 09, 2026
Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Flexibility Agenda.	<i>Federal Register</i> , Vol. 90, No. 182, 09/23/2025, 45898.	Issued: Sep. 23, 2025 Comments Due: Anytime during next

			6 months
*	FRB	NOTICE: Final Approval of Information Collection: Interchange Transaction Fee Survey.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1180-1184. Issued: Jan. 12, 2026
*	FRB	NOTICE: Final Approval of Information Collection: Intermittent Survey of Businesses.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1185-1186. Issued: Jan. 12, 2026
*	FRB	NOTICE: Report of Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 91, No. 10, 01/15/2026, 1789-1791. Issued: Jan. 15, 2026
	FRB	NOTICE: Request for Information on Future of Check Services.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57062-57067. Comments Due: Mar. 09, 2026
*	FRB	NOTICE: Comments Requested on Information Collection: Census of Finance Companies and Other Lenders and Survey of Finance Companies.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1186-1188. Comments Due: Mar. 13, 2026
	FRB	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292. Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
	Federal Trade Commission (FTC)	Amendments to Children's Online Privacy Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 76, 04/22/2025, 16918-16983. Jun. 23, 2025 Sections 312.11(d)(1), (d)(4), and (g) Effective: Apr. 22, 2026

* Financial Crimes Enforcement Network (FinCEN)	ORDER: Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Financial Institutions in Minnesota.	<i>Federal Register</i> , Vol. 91, No. 8, 01/13/2026, 1246-1248.	Feb. 12, 2026
* Housing and Urban Development, Dept. of (HUD)	NOTICE: Termination of Direct Endorsement Approval.	<i>Federal Register</i> , Vol. 91, No. 13, 01/21/2026, 2557-2558.	Issued: Jan. 21, 2026
* HUD	NOTICE: Regulatory Waiver Requests Granted for Second Quarter of Calendar Year 2025.	<i>Federal Register</i> , Vol. 91, No. 19, 01/29/2026, 3914-3919.	Issued: Jan. 29, 2026
Internal Revenue Service (IRS)	NOTICE: Comments Requested on Information Collection: Estate and Gift Taxes; Qualified Disclaimers of Property.	<i>Federal Register</i> , Vol. 90, No. 241, 12/18/2025, 59323-59324.	Comments Due: Feb. 17, 2026
IRS	NOTICE: Comments Requested on Information Collection: Trump Account Election Forms.	<i>Federal Register</i> , Vol. 91, No. 2, 01/05/2026, 329-330.	Comments Due: Mar. 06, 2026
* IRS	NOTICE: Comments Requested on Information Collection: Return of Excise Taxes Related to Employee Benefit Plans.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1237.	Comments Due: Mar. 13, 2026
* IRS	NOTICE: Comments Requested on Information Collection: Netting Rule for Certain Conversion Transactions.	<i>Federal Register</i> , Vol. 91, No. 7, 01/12/2026, 1237-1238.	Comments Due: Mar. 13, 2026
* IRS	NOTICE: Comments Requested on Information Collection: Information Reporting for Payments Made in Settlement of Payment Card and Third-Party Network Transactions.	<i>Federal Register</i> , Vol. 91, No. 9, 01/14/2026, 1602.	Comments Due: Mar. 16, 2026

*	IRS	NOTICE: Comments Requested on Information Collection: Information: Dividends and Distributions.	<i>Federal Register</i> , Vol. 91, No. 17, 01/27/2026, 3628.
*	IRS	NOTICE: Comments Requested on Information Collection: Annual Return/Report of Employee Benefit Plan.	<i>Federal Register</i> , Vol. 91, No. 20, 01/30/2026, 4185-4186.
*	IRS	NOTICE: Comments Requested on Information Collection: IRS Taxpayer Burden Surveys.	<i>Federal Register</i> , Vol. 91, No. 20, 01/30/2026, 4186-4187.
*	IRS	NOTICE: Comments Requested on Information Collection: Information Reporting Requirements in Section 6045(e).	<i>Federal Register</i> , Vol. 91, No. 22, 02/03/2026, 5036.
*	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collection: Mergers of Federally Insured Credit Unions; and Voluntary Termination or Conversion of Insured Status.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4637-4638.
	NCUA	Amendments to Share Insurance Rules.	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: Report of Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 91, No. 10, 01/15/2026, 1789-1791. Issued: Jan. 15, 2026

OCC	NOTICE: Comments Requested on Information Collection: Reg E-Prepaid Accounts.	<i>Federal Register</i> , Vol. 90, No. 239, 12/16/2025, 58370-58371.	Comments Due: Feb. 17, 2026
OCC	NOTICE: Comments Requested on Information Collection: Securities Exchange Act Disclosure Rules.	<i>Federal Register</i> , Vol. 90, No. 241, 12/18/2025, 59322-59323.	Comments Due: Feb. 17, 2026
OCC	NOTICE: Comments Requested on Information Collection: Appraisals for Higher-Priced Mortgage Loans.	<i>Federal Register</i> , Vol. 90, No. 244, 12/23/2025, 60236-60237.	Comments Due: Feb. 23, 2026
OCC	NOTICE: Comments Requested on Information Collection: General Reporting and Recordkeeping Requirements by Savings Associations.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60856-60857.	Comments Due: Feb. 27, 2026
OCC	NOTICE: Comments Requested on Information Collection: Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60857-60858.	Comments Due: Feb. 27, 2026
* OCC	NOTICE: Comments Requested on Information Collection: Stress Testing Rules for National Banks and Federal Savings Associations.	<i>Federal Register</i> , Vol. 91, No. 20, 01/30/2026, 4184-4185.	Comments Due: Mar. 02, 2026
* OCC	NOTICE: Comments Requested on Information Collection: Extensions of Credit to Insiders and Transactions with Affiliates.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4788-4789.	Comments Due: Mar. 04, 2026
* OCC	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 91, No. 22,	Comments Due: Mar. 05, 2026

	Collection: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act.	02/03/2026, 5033-5035.	
OCC	Modifications of Enhanced Supplementary Leverage Ratio Standards Applicable to GSIBs and Their Subsidiary Depository Institutions.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2026, 55248-55292.	Apr. 01, 2026 May be Early Adopted as of: Jan. 01, 2026
* OCC	NOTICE: Comments Requested on Information Collection: Assessment of Fees.	<i>Federal Register</i> , Vol. 91, No. 22, 02/03/2026, 5032-5033.	Comments Due: Apr. 06, 2026
* OCC	NOTICE: Comments Requested on Information Collection: Retail Foreign Exchange Transactions.	<i>Federal Register</i> , Vol. 91, No. 27, 02/10/2026, 5989-5990.	Comments Due: Apr. 13, 2026
* Rural Business-Cooperative Service (RBS)	NOTICE: Funding Opportunity for the Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4494-4497.	Issued: Feb. 02, 2026
* Rural Housing Service (RHS)	NOTICE: Funding Opportunity for the Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4494-4497.	Issued: Feb. 02, 2026
* RHS	NOTICE: Comments Requested on Information Collection: Applicant Reference Letter.	<i>Federal Register</i> , Vol. 91, No. 19, 01/29/2026, 3865.	Comment Due: Mar. 30, 2026
* Rural Utilities Service (RUS)	NOTICE: Funding Opportunity for the Strategic Economic and Community Development Program.	<i>Federal Register</i> , Vol. 91, No. 21, 02/02/2026, 4494-4497.	Issued: Feb. 02, 2026
* Securities and Exchange Commission (SEC)	Amendment to Correct Cross-Reference in Delegating Authority to Grant Certain Exemptions.	<i>Federal Register</i> , Vol. 91, No. 11, 01/16/2026, 2081-2082.	Issued: Jan. 16, 2026

	SEC	Extension of Compliance Date for Required Daily Computation of Customer and Broker-Dealer Reserve Requirements Under the Broker-Dealer Customer Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27990-27992.
*	Small Business Administration (SBA)	INTERIM FINAL RULE: Revisions to Improve SBA Disaster Loan Response and Delivery.	<i>Federal Register</i> , Vol. 91, No. 19, 01/29/2026, 3813-3818. Comments Due: Mar. 02, 2026
*	SBA	NOTICE: 7(a) Alternative Base Rate Options.	<i>Federal Register</i> , Vol. 91, No. 27, 02/10/2026, 5805.
*	Dept. of Treasury (Treasury)	NOTICE: Request for Information Related to the Financial Literacy and Education Commission.	<i>Federal Register</i> , Vol. 90, No. 22, 02/03/2026, 5036-5037. Comments Due: Apr. 06, 2026
*	Dept. of Veteran Affairs (VA)	NOTICE: Withdrawal of Servicer Tier Ranking Procedures Proposal.	<i>Federal Register</i> , Vol. 91, No. 12, 01/20/2026, 2328.
*	VA	NOTICE: Withdrawal of Incentivized Loss-Mitigation Options Proposal.	<i>Federal Register</i> , Vol. 91, No. 13, 01/21/2026, 2517.

* Denotes new item in the chart