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Agencies Announce 2026 Regulation M Exemption Threshold.

The Board of Governors of the Federal Reserve System (FRB) and Bureau of Consumer Financial Protection (CFPB) (collectively, the agencies) issued a final rule to amend the official interpretations for the agencies' regulations that implement the Consumer Leasing Act (CLA). The Dodd-Frank Act amended CLA by requiring that the dollar threshold for exempt consumer leases be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the annual percentage increase in the CPI-W as of **06/01/2025**, the exemption threshold will increase from \$71,900 to **\$73,400**, effective **01/01/2026**. The final rule is effective **01/01/2026**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22813.pdf>. *Federal Register*, Vol. 90, No. 238, 12/15/2025, 57878-57882.

Agencies Announce 2026 Regulation Z Exemption Threshold.

The Board of Governors of the Federal Reserve System (FRB) and Bureau of Consumer Financial Protection (CFPB) (collectively, the agencies) issued a final rule to amend the official interpretations for the agencies' regulations that implement the Truth in Lending Act (TILA). The Dodd-Frank Act amended TILA by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the

annual percentage increase in the CPI-W as of **06/01/2025**, the exemption threshold will increase from \$71,900 to **\$73,400**, effective **01/01/2026**. The final rule is effective **01/01/2026**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22814.pdf>. *Federal Register*, Vol. 90, No. 238, 12/15/2025, 57882-57888.

Agencies Announce 2026 Regulation Z Exemption Threshold for Appraisals for HPMLs.

The Board of Governors of the Federal Reserve System (FRB), Office of the Comptroller of the Currency (OCC), and Bureau of Consumer Financial Protection (CFPB) (collectively, the agencies) issued a final rule to amend the official interpretations for the agencies' regulations that implement section 129H of the Truth in Lending Act (TILA). Section 129H of TILA establishes special appraisal requirements for higher-risk mortgages, termed higher-priced mortgage loans (HPMLs). Based on the CPI-W in effect as of **06/01/2025**, the exemption threshold will increase from \$33,500 to **\$34,200**, effective **01/01/2026**. The final rule is effective **01/01/2026**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-16/pdf/2025-22875.pdf>. *Federal Register*, Vol. 90, No. 239, 12/16/2025, 58141-58145.

Agencies Announce 2026 CRA Asset-Size Thresholds.

The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) issued a final

rule to adjust the Community Reinvestment Act (CRA) regulations asset-size thresholds. Under the regulations, the agencies annually adjust the asset-size thresholds used to define "small bank" and "intermediate small bank." As required, the adjustment to the threshold amounts is based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Applying the annual inflation adjustment methodology, the agencies announced that, from **01/07/2026**, through **12/31/2026**, "small bank" will mean a bank that, as of December 31 of either of the prior two calendar years, had assets of less than **\$1.649 billion**; and "intermediate small bank" will mean a small bank with assets of at least **\$412 million** as of December 31 of both of the prior two calendar years and less than **\$1.649 billion** as of December 31 of either of the prior two calendar years. The asset-size thresholds are in effect **01/07/2026**, through **12/31/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00042.pdf>. Federal Register, Vol. 91, No. 4, 01/07/2026, 509-510.

CFPB Announces 2026 Charge Limit for FCRA Disclosures.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to amend an appendix for Regulation V, which implements the Fair Credit Reporting Act (FCRA). CFPB is required to calculate annually the dollar amount of the maximum allowable charge for disclosures by a consumer reporting agency to a consumer pursuant to FCRA section 609. The final rule establishes the

maximum allowable charge for the 2026 calendar year is **\$16.00**. The final rule is effective **01/01/2026**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22772.pdf>. Federal Register, Vol. 90, No. 238, 12/15/2025, 57888-57890.

CFPB Announces 2026 Adjustments for Credit Cards, HOEPA, and QMs.

CFPB issued a final rule to amend the regulation text and official interpretations for Regulation Z, which implements the Truth in Lending Act (TILA). The final rule revises the amounts for provisions implementing TILA and its amendments, including the Home Ownership and Equity Protection Act (HOEPA), and the Dodd-Frank Act. Specifically, for open-end consumer credit plans under TILA, the threshold that triggers requirements to disclose minimum interest charges will remain unchanged at **\$1.00** in 2026. For HOEPA loans, the adjusted total loan amount threshold for high-cost mortgages in 2026 will be **\$27,592**. The adjusted points-and-fees dollar trigger for high-cost mortgages in 2026 will be **\$1,380**. For qualified mortgages (QMs) under the General QM loan definition in §1026.43(e)(2), the thresholds for the spread between the annual percentage rate (APR) and the average prime offer rate (APOR) in 2026 will be: 2.25 or more percentage points for a first-lien covered transaction with a loan amount greater than or equal to **\$137,958**; 3.5 or more percentage points for a first-lien covered transaction with a loan amount greater than or equal to **\$82,775** but less than **\$137,958**; 6.5 or more percentage points for a first-lien covered transaction with a loan amount less than **\$82,775**; 6.5 or

more percentage points for a first-lien covered transaction secured by a manufactured home with a loan amount less than **\$137,958**; 3.5 or more percentage points for a subordinate-lien covered transaction with a loan amount greater than or equal to **\$82,775**; or 6.5 or more percentage points for a subordinate-lien covered transaction with a loan amount less than **\$82,775**. For all categories of QMs, the thresholds for total points and fees in 2026 will be 3 percent of the total loan amount for a loan greater than or equal to **\$137,958**; **\$4,139** for a loan amount greater than or equal to **\$82,775** but less than **\$137,958**; 5 percent of the total loan amount for a loan greater than or equal to **\$27,592** but less than **\$82,775**; **\$1,380** for a loan amount greater than or equal to **\$17,245** but less than **\$27,592**; and 8 percent of the total loan amount for a loan amount less than **\$17,245**. CFPB adjusts the amounts based on the annual percentage change of the Consumer Price Index (CPI) as of **06/01/2025**. The final rule is effective **01/01/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22773.pdf>. *Federal Register*, Vol. 90, No. 238, 12/15/2025, 57890-57896.

CFPB Announces 2026 Asset-Size HMDA Exemption Threshold.

CFPB issued a final rule to amend official commentary interpreting requirements of Regulation C, which implements the Home Mortgage Disclosure Act (HMDA), to reflect the asset-size exemption threshold for banks, savings associations, and credit unions based on the annual percentage change in the average of the Consumer Price Index for Urban Wage

Earners and Clerical Workers (CPI-W). Based on the 2.5 average percent increase in the CPI-W for the 12-month period ending November 2025, the exemption threshold is adjusted to **\$59 million** from \$58 million. Institutions with assets of \$59 million or less as of **12/31/2025**, are exempt from collecting HMDA data in 2026. The final rule is effective **01/07/2026**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00087.pdf>. *Federal Register*, Vol. 91, No. 4, 01/07/2026, 445-447.

CFPB Announces Asset-Size Threshold for Exemption from Establishing Escrows for HPMLs.

CFPB issued a final rule to amend the official commentary to Regulation Z in order to make annual adjustments to the asset-size thresholds exempting certain creditors from the requirement to establish an escrow account for a higher-priced mortgage loan (HPML). The exemption threshold for creditors and their affiliates that regularly extended covered transactions secured by first liens is adjusted to **\$2.785 billion** and the exemption threshold for certain insured depository institutions and insured credit unions with assets of \$10 billion or less is adjusted to **\$12.485 billion**. The final rule is effective **01/07/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00085.pdf>. *Federal Register*, Vol. 91, No. 4, 01/07/2026, 447-452.

CFPB Issues Advisory Opinion on Earned Wage Access Products.

CFPB issued an advisory opinion to resolve regulatory uncertainty regarding: (1) the applicability of the definition of credit under Regulation Z, which implements the Truth in Lending Act (TILA), to earned wage access (EWA) products that conform to the description of "covered EWA" provided in part I.C.2 of the advisory opinion; and (2) the applicability of the definition of finance charge under Regulation Z to certain EWA-related charges to the extent any EWA products meet the Regulation Z definition of credit. CFPB also withdrew a proposed interpretive rule. The advisory opinion is effective **12/23/2025**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-23/pdf/2025-23735.pdf>. *Federal Register*, Vol. 90, No. 244, 12/23/2025, 60069-60076.

CFPB Files Consumer Credit Card Market Report with Congress.

CFPB issued its seventh biennial Consumer Credit Card Market Report to Congress. The report includes analysis of data from several sources to examine many aspects of the consumer credit card market since CFPB's most recent biennial report on the same subject in 2023. CFPB released the report on its website **12/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00081.pdf>. *Federal Register*, Vol. 91, No. 4, 01/07/2026, 504-505.

FRB Issues Final Rules to Amend Regulations A and D.

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to

Regulation A to reflect FRB's approval of a decrease in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically decreased by formula as a result of FRB's primary credit rate action. On **12/10/2025**, FRB voted to approve a 0.25 percentage point decrease in the primary credit rate, thereby decreasing the primary credit rate from **4.00** percent to **3.75** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate decreased by 0.25 percentage points as a result of FRB's primary credit rate action, thereby decreasing the secondary credit rate from **4.50** percent to **4.25** percent. The amendments to Regulation A reflect the rate changes. The final rule is effective **12/19/2025**. The rate changes for primary and secondary credit were applicable **12/11/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-19/pdf/2025-23389.pdf>. *Federal Register*, Vol. 90, No. 242, 12/19/2025, 59367-59368.

- FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **3.65** percent, a 0.25 percentage point decrease from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the

Federal Open Market Committee. The final rule is effective **12/19/2025**. The rate changes for primary and secondary credit were applicable **12/11/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-19/pdf/2025-23390.pdf>.

Federal Register, Vol. 90, No. 242, 12/19/2025, 59368-59369.

FRB Rescinds Policy Statement on Federal Reserve Act Section 9(13).

FRB issued a final rule to rescind its 2023 policy statement interpreting section 9(13) of the Federal Reserve Act (2023 Policy Statement), which set out a presumption for how FRB would exercise its authority under that provision and elaborated on supervisory expectations at that time related to "novel and unprecedented" activities. FRB also withdrew from the record the SUPPLEMENTARY INFORMATION that accompanied the 2023 Policy Statement, which discussed specific crypto-asset activities. FRB is replacing the 2023 Policy Statement with a new policy statement which is designed to facilitate innovation by state member banks in a manner that is consistent with bank safety and soundness and preserving the stability of the U.S. financial system. The new policy statement also provides guidance to uninsured state member banks and uninsured state-chartered bank applicants for membership who may seek to engage in activities as principal that are not permissible for insured state member banks. The final rule and policy statement is effective **12/22/2025**. The final rule and policy statement may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-22/pdf/2025-23548.pdf>. *Federal*

Register, Vol. 90, No. 243, 12/22/2025, 59731-59733.

FRB Announces 2025 Aggregate Global Indicator Amounts.

FRB announced the 2025 aggregate global indicator amounts, as required under its rule regarding risk-based capital surcharges for global systemically important bank holding companies. The rule establishes a methodology to identify global systemically important bank holding companies (GSIBs) in the United States based on indicators that are correlated with systemic importance. See the chart within the notice for specific amounts. The notice is effective **12/16/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-16/pdf/2025-22964.pdf>. *Federal Register*, Vol. 90, No. 239, 12/16/2025, 58245-58246.

FRB Seeks Information on Reserve Bank Payment Account Prototype.

FRB seeks information on a special purpose Reserve Bank account prototype (a Payment Account) tailored to the risks and needs of institutions focused on payments innovation. A Payment Account holder would be expected to use its account for the express purpose of clearing and settling the institution's payment activity. Payment Accounts would be designed to pose limited risk to the Federal Reserve Banks (Reserve Banks) and the overall payment system, and Reserve Banks would generally conduct a streamlined review of requests for the accounts. Any institution that is legally eligible for Federal Reserve

accounts or services (accounts and services) under the Federal Reserve Act would be eligible to request a Payment Account from a Reserve Bank. The Payment Account prototype does not seek to expand or otherwise change legal eligibility for access to accounts and services. Comments are due **02/06/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-23/pdf/2025-23712.pdf>. Federal Register, Vol. 90, No. 244, 12/23/2025, 60096-60099.

FDIC Amends Process to Establish or Relocate Branch and Office Locations.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to amend the processes by which an insured State nonmember bank may establish a branch or relocate a main office or branch by eliminating certain filing requirements, reducing processing timelines, and updating public notice procedures. FDIC also made corresponding changes to procedures applicable to the relocation of an insured branch of a foreign bank. The final rule is effective **02/27/2026**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23837.pdf>. Federal Register, Vol. 90, No. 245, 12/29/2025, 60547-60559.

FDIC Issue Interim Final Rule on Special Assessment Collection.

FDIC issued an interim final rule regarding special assessment collection. FDIC collects a special assessment to recover losses arising from the protection of uninsured depositors under the systemic risk exception, as required by statute. To ensure that FDIC recovers the correct

amount of losses while minimizing the risk of over-collecting or under-collecting in aggregate, FDIC has adopted an interim final rule to reduce the rate at which the special assessment will be collected in the eighth collection quarter from 3.36 basis points to **2.97** basis points, and provide an offset to regular quarterly deposit insurance assessments for banks subject to the special assessment if the amount collected exceeds losses following the resolution of litigation between FDIC and SVB Financial Trust and again following the termination of the receiverships. The interim final rule is effective **12/19/2025**. Comments are due **01/20/2026**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-19/pdf/2025-23425.pdf>. Federal Register, Vol. 90, No. 242, 12/19/2025, 56369-59376.

FDIC Announces Intent to Terminate Receiverships.

Notice is hereby given that FDIC, as Receiver for the institution listed in the notice, intends to terminate its receivership for said institution. The liquidation of the assets for the receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than 30 days after the date of the notice. If any person wishes to comment concerning the termination of the receivership, such comment must be

made in writing, identify the receivership to which the comment pertains, and be sent within 30 days of the date of the notice to the address listed in notice. No comments concerning the termination of the mentioned receivership will be considered that are not sent within this timeframe. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23293.pdf>. *Federal Register*, Vol. 90, No. 241, 12/18/2025, 59119-59120.

FDIC Seeks Comment on Procedures to Obtain Approval to Issue Payment Stablecoins Through Subsidiary.

FDIC seeks comment regarding a proposed rule that would establish procedures to be followed by an insured State nonmember bank or State savings association that seeks to obtain FDIC approval to issue payment stablecoins through a subsidiary pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). Comments are due **02/17/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-19/pdf/2025-23510.pdf>. *Federal Register*, Vol. 90, No. 242, 12/19/2025, 59409-59418.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding three information collections: Application to Retire or Reduce Capital; Forms Relating to FDIC Outside Counsel, Legal Support and Expert Services Programs; and Recordkeeping for Timely Deposit Insurance Determination. See the notice for

more information about each collection. Comments are due **02/13/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22826.pdf>. *Federal Register*, Vol. 90, No. 238, 12/15/2025, 58013-58015.

- FDIC seeks comment regarding a proposed information collection titled, Survey of the Costs of Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) Compliance. The survey seeks to gather information on the direct compliance costs incurred by FDIC-supervised insured depository institutions and, to the extent the expenses overlap with those of other activities, the amount attributable to AML/CFT compliance. FDIC expects to submit the information collection as a common form so that the Federal banking regulators and National Credit Union Association may use the information collection to survey the entirety of the banking and credit union industry. Comments are due **02/09/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-08/pdf/2026-00105.pdf>. *Federal Register*, Vol. 91, No. 5, 01/08/2026, 710-712.

OCC Proposes Amendments to Guidelines Relating to Heightening Standards for Certain Large Banks.

The Office of the Comptroller of the Currency (OCC) issued a proposed rule to amend its guidelines relating to heightened standards for insured national banks, insured Federal savings

associations, and insured Federal branches (Guidelines) to increase the average total consolidated assets threshold for applying the Guidelines from \$50 billion to \$700 billion. In addition, the proposal would clarify certain compliance dates and make other technical amendments. Comments are due **03/02/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-30/pdf/2025-23986.pdf>. Federal Register, Vol. 90, No. 246, 12/30/2025, 61084-61093.

OCC Proposes State Interest-on-Escrow Laws Preemption Determination.

OCC proposed to issue a preemption determination concluding that federal law preempts state laws that eliminate OCC-regulated banks' flexibility to decide whether and to what extent to (1) pay interest or other compensation on funds placed in real estate escrow accounts; or (2) assess fees in connection with such accounts. The preemption determination would provide much needed clarity to banks and other stakeholders. Comments are due **01/29/2026**. The proposal may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-30/pdf/2025-23987.pdf>. Federal Register, Vol. 90, No. 246, 12/30/2025, 61093-61099.

OCC Proposes to Codify Real Estate Lending Escrow Account Rules.

OCC issued a proposed rule to codify longstanding powers of national banks and Federal savings associations (collectively, banks) to establish or maintain real estate lending escrow accounts and to exercise flexibility in

making business judgment as to the terms and conditions of such accounts, including whether and to what extent to offer any compensation or to assess any fees related thereto. Comments are due **01/29/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-30/pdf/2025-23988.pdf>. Federal Register, Vol. 90, No. 246, 12/30/2025, 61099-61105.

OCC Seeks Comment on Guidance for Community Bank CRA Simplified Strategic Plan Process.

OCC issued proposed supplemental guidance on a simplified strategic plan process for community banks interested in requesting that OCC evaluate their Community Reinvestment Act (CRA) performance under a strategic plan. The proposed simplified strategic plan process is designed to make the strategic plan option more accessible to and less burdensome for community banks.

Comments are due **02/20/2026**. The proposed guidance may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-22/pdf/2025-23547.pdf>. Federal Register, Vol. 90, No. 243, 12/22/2025, 59744-59764.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Reg E-Prepaid Accounts. The Bureau of Consumer Financial Protection's (CFPB's) Prepaid Accounts final rules require financial institutions to make disclosures available to consumers before a consumer acquires a prepaid account. The rules also generally require issuers to submit to CFPB

prepaid account agreements. Comments are due **02/17/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-16/pdf/2025-22987.pdf>. *Federal Register*, Vol. 90, No. 239, 12/16/2025, 58370-58371.

- OCC seeks comment regarding an information collection titled, Securities Exchange Act Disclosure Rules. The Securities and Exchange Commission (SEC) is required by statute to collect certain information and documents from any firm that is required to register its stock with SEC. Federal law requires OCC to apply similar regulations to any national bank or Federal savings association similarly required to be registered with SEC. OCC reviews the information to ensure that a national bank or Federal savings association complies with Federal law and makes public all information required to be filed under the rule. Comments are due **02/17/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23288.pdf>. *Federal Register*, Vol. 90, No. 241, 12/18/2025, 59322-59323.
- OCC seeks comment regarding an information collection titled, Appraisals of Higher-Priced Mortgage Loans (HPMLs). The information collection relates to the Dodd-Frank Act, which added a new section to the Truth in Lending Act establishing special appraisal requirements for HPMLs. The collection of information is mandatory for creditors making HPMLs subject to 12 CFR part 34, subpart G. Comments are due

02/23/2026. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-23/pdf/2025-23731.pdf>. *Federal Register*, Vol. 90, No. 244, 12/23/2025, 60236-60237.

- OCC seeks comment regarding an information collection titled, General Reporting and Recordkeeping Requirements by Savings Associations. Federal savings associations must comply with regulations which require them to establish prudent internal controls, so that examiners will have an accurate picture of their performance and condition. Federal savings associations use the required reports and records for internal management control purposes, and examiners use them to determine whether savings associations are operated safely, soundly, and in compliance with regulations. Comments are due **02/27/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23784.pdf>. *Federal Register*, Vol. 90, No. 245, 12/29/2025, 60856-60857.
- OCC seeks comment regarding an information collection titled, Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery. The information collection provides OCC with a means to solicit qualitative stakeholder feedback in an efficient, timely manner. Comments are due **02/27/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23792.pdf>.

Federal Register, Vol. 90, No. 245,
12/29/2025, 60857-60858.

HUD Extends Compliance Dates.

- The Department of Housing and Urban Development (HUD) issued a final rule to indefinitely delay the compliance date for its final rule titled, Strengthening the Section 184 Indian Housing Loan Guarantee Program. HUD seeks to first complete updates to a handbook which will provide necessary guidance for implementing the final rule. HUD will publish a document in the *Federal Register* to announce a new compliance date in the future. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23884.pdf>.
Federal Register, Vol. 90, No. 245,
12/29/2025, 60569-60570.
- HUD issued a final rule to extend the compliance date for the HOME Investment Partnerships program, HOME-American Rescue Plan program, Housing Trust Fund, Housing Opportunities for Persons With AIDS, Community Development Block Grant program, Emergency Solution Grants, Continuum of Care programs, and programs funded through competitive processes. The extension is necessary to allow additional time for HUD to finalize system updates and for grantees to fully incorporate the new income and asset requirements into the programs. The compliance date has been extended to **01/01/2027**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-30/pdf/2025-23989.pdf>.

Federal Register, Vol. 90, No. 246,
12/30/2026, 61062-61063.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) announced 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 have been made final for communities in the states of **Nebraska**, **Virginia**, and **Wisconsin**. 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 in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **03/17/2026**, 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-2025-12-18/pdf/2025-23174.pdf>. *Federal Register*, Vol. 90, No. 241, 12/18/2025, 59149-59150.

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 **Arizona, California, Colorado, Idaho, Nevada, North Carolina, 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-2025-12-18/pdf/2025-23167.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59137-59139.

- 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 **Delaware, Florida, Georgia, Massachusetts, Michigan, Nebraska, New York, Oklahoma, South Carolina, Tennessee, Texas, 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-2025-12-18/pdf/2025-23168.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59150-59153.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Florida, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Minnesota, North Carolina, Ohio, Pennsylvania, South Carolina, 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-2025-12-18/pdf/2025-23169.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59139-59142.

- FEMA issued a notice which lists communities in the states of **Connecticut, Delaware, Florida, Maine, Massachusetts, Michigan, North Carolina, Ohio, Oklahoma, 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-2025-12-18/pdf/2025-23170.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59146-59149.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Colorado, Hawaii, Idaho, Nevada, Oregon, South Dakota, and Washington**, 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-2025-12-18/pdf/2025-23171.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59153-59157.

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 states of **Florida**, **Mississippi**, and **Tennessee**, 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 **03/18/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23172.pdf>.
Federal Register, Vol. 90, No. 241, 12/18/2025, 59142-59145.

- 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 **Nebraska**, 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 **03/18/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23173.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59145-59146.

FinCEN Amends Effective Date of AML/CFT and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to amend the Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) Program and Suspicious Activity Report (SAR) Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers Rule to delay the effective date by two years. As part of the delay, FinCEN amended the date by which an investment adviser must develop and

implement an AML/CFT program. The effective date of the final rule published in the *Federal Register*, **09/04/2024**, is delayed until **01/01/2028**. The final rule is effective **01/01/2028**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-02/pdf/2025-24184.pdf>. *Federal Register*, Vol. 91, No. 1, 01/02/2026, 36-41.

Treasury Issues Proposed Rule to Revise Offset Program.

The Department of the Treasury (Treasury) issued a proposed rule to revise its regulations regarding the Treasury Offset Program for several reasons, including to: restore statutory flexibility that was unnecessarily restricted; implement new authorities; eliminate repetitive and unnecessary language; reword certain provisions for clarity; and better organize the regulations for easier comprehension. Comments are due **02/23/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-23/pdf/2025-23704.pdf>. *Federal Register*, Vol. 90, No. 244, 12/23/2025, 60034-60053.

IRS Issues Final Base Erosion and Anti-Abuse Tax Rules for Qualified Derivative Payments on Securities Lending Transactions.

The Internal Revenue Service (IRS) issued a final rule regarding the base erosion and anti-abuse tax imposed on certain large corporate taxpayers with respect to certain payments made to foreign related parties. The final rule relates to how qualified derivative payments with respect to securities lending transactions are

determined and reported. The final rule is effective **12/17/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23292.pdf>. *Federal Register*, Vol. 90, No. 241, 12/18/2025, 59046-59051.

IRS Issues Corrections to Excise Tax on Repurchase of Corporate Stock Rule.

IRS issued corrections to a final rule published in the *Federal Register* **11/24/2025**, entitled Excise Tax on Repurchase of Corporate Stock. The final rule provides guidance regarding the application of the excise tax on repurchases of corporate stock made after **12/31/2022**. See the final rule for the specific corrections. The corrections are effective **12/19/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-19/pdf/2025-23460.pdf>. *Federal Register*, Vol. 90, No. 242, 12/19/2025, 59379-59380.

IRS Issues Proposed Rule on Car Loan Interest Deduction.

IRS issued a proposed rule regarding the deduction for certain taxpayers for an amount up to \$10,000 of qualified passenger vehicle loan interest. The proposed rule also contains new information reporting requirements for certain persons who, in a trade or business, receive from any individual interest aggregating \$600 or more for any calendar year on a specified passenger vehicle loan, including applicable penalties for failures to file information returns or furnish payee statements as required. Comments are due **02/02/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2026-01-02/pdf/2025-24154.pdf>. *Federal Register*, Vol. 91, No. 1, 01/02/2026, 67-93.

IRS Proposes Amendments to Backup Withholding on Third Party Network Transactions.

IRS seeks comment regarding a proposed rule to amend the regulations governing backup withholding. The proposed amendments affect section 3406 of the Internal Revenue Code (Code). The proposed amendments would update the regulations under section 3406 to reflect the statutory changes made to section 3406(b) by the One, Big, Beautiful Bill Act. The proposed regulations would clarify that in the case of payments made in settlement of third party network transactions, the amount subject to withholding under section 3406 is determined with regard to the exception for de minimis payments by third party settlement organizations (TPSOs) in section 6050W(e) and the associated regulations. The changes affect TPSOs who make payments in settlement of third party network transactions.

Comments are due **03/10/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2026-01-09/pdf/2026-00254.pdf>. *Federal Register*, Vol. 91, No. 6, 01/09/2026, 934-937.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Excise Taxes on Excess Inclusions of REMIC Residual Interests. The information collection is used by a real estate

mortgage investment conduit (REMIC) to figure its excise tax liability under the Internal Revenue Code. IRS uses the information to determine the correct tax liability of the REMIC. Comments are due **02/10/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-12/pdf/2025-22694.pdf>. *Federal Register*, Vol. 90, No. 237, 12/12/2025, 57816.

- IRS seeks comment regarding an information collection titled, Estate and Gift Taxes; Qualified Disclaimers of Property. Internal Revenue Code section 2518 allows a person to disclaim an interest in property received by gift or inheritance. The interest is treated as if the disclaimant never received or transferred such interest for Federal gift tax purposes. A qualified disclaimer must be in writing and delivered to the transferor or trustee. IRS seeks comment regarding the burden associated with disclaiming an interest in property received by gift or inheritance. Comments are due **02/17/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23278.pdf>. *Federal Register*, Vol. 90, No. 241, 12/18/2025, 59323-59324.
- IRS seeks comment regarding an information collection titled, Trump Account Election(s). Section 70204 of the One, Big, Beautiful Bill Act established "Trump Accounts," a new type of tax-advantaged savings account for children. The accounts are for children under 18. IRS Forms 4547 and 8879-TA will be used to make the elections to establish the accounts.

Comments are due **03/06/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-05/pdf/2025-24257.pdf>.
Federal Register, Vol. 91, No. 2, 01/05/2026, 329-330.

FHFA Announces 2026-2028 Enterprise Housing Goals.

The Federal Housing Finance Agency (FHFA) issued a final rule on the housing goals for Fannie Mae and Freddie Mac (the Enterprises) for 2026 through 2028 as required by the Federal Housing Enterprises Financial Safety and Soundness Act. The final rule establishes benchmark levels for the housing goals for 2026 through 2028. The final rule replaces two area-based subgoals with one low-income areas subgoal, simplifies the goal determination process, clarifies inflation adjustments to maximum civil money penalties related to housing goals, and makes other technical changes. The final rule is effective **02/23/2026**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-23/pdf/2025-23746.pdf>. *Federal Register*, Vol. 90, No. 244, 12/23/2025, 59948-59967.

FHFA Adjusts Cap on Average Total Assets That Defines Community Financial Institutions.

FHFA adjusted the cap on average total assets that is used in determining whether a Federal Home Loan Bank (Bank) member qualifies as a "community financial institution" to \$1,541,000,000, based on the annual percentage increase in the Consumer Price Index for all urban consumers, as published by the Department of Labor. The adjustment is

effective **01/01/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-02/pdf/2025-24208.pdf>. *Federal Register*, Vol. 91, No. 1, 01/02/2026, 144.

SBA Revises Small Business Investment Company Regulations.

On **07/07/2025**, the Small Business Administration (SBA) issued a proposed rule to revise the regulations for the Small Business Investment Company (SBIC) program to modify or remove from the Code of Federal Regulations (CFR) regulations that are obsolete, inefficient, or otherwise unnecessarily impede the licensing of SBICs and to remove certain barriers to investments in critical mineral extraction and processing and designated critical technologies. The final rule implements proposed regulatory changes as modified to address comments SBA received. The final rule is effective **02/02/2026**. SBA issued a correction to the final rule. The correction affects sections 107.1700 and 107.1820 of the rule. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-02/pdf/2025-24232.pdf>. *Federal Register*, Vol. 91, No. 1, 01/02/2026, 1-9. The correction may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2026-01-08/pdf/2026-00173.pdf>. *Federal Register*, Vol. 91, No. 5, 01/08/2026, 555.

SBA Issues Peg Rate.

SBA publishes an interest rate called the Optional Peg Rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA

loans. The rate will be **4.50** percent for the January-March quarter of FY 2026. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any Third Party Lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-22/pdf/2025-23607.pdf>. *Federal Register*, Vol. 90, No. 243, 12/22/2025, 59930.

Agencies Issue Technical Corrections and Confirm Finalization of OneRD Guaranteed Loan Regulation.

- The Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively, the agencies) issued a final rule to make technical corrections to the OneRD Guaranteed Loan Regulation. On **09/30/2024**, the agencies published a final rule for the OneRD Guarantee Loan Program to make necessary revisions to the policy and procedures that strengthened the oversight and management of the agencies' programs. Following implementation of the final rule, the agencies found that corrections were necessary due to an incorrect definition of affiliate, and a section and sentence that were removed erroneously. The final rule corrects the final regulation. The final rule is effective **12/11/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22567.pdf>.

Federal Register, Vol. 90, No. 236, 12/11/2025, 57351-57352.

- The Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively, the agencies) issued a final rule confirming the OneRD Guarantee Loan Regulation rule, published in the *Federal Register* on **09/30/2024**, is final as published. The agencies also provided responses to the comments received. The final rule is effective and confirmed as of **11/29/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-12/pdf/2025-22660.pdf>.

Federal Register, Vol. 90, No. 237, 12/12/2025, 57675.

CFTC Revises Business Conduct and Swap Documentation Requirements.

The Commodity Futures Trading Commission (CFTC) issued a final rule to amend certain business conduct and documentation requirements applicable to swap dealers and major swap participants. The final rule provides exceptions to compliance with such requirements when executing swaps that are intended by the parties to be cleared contemporaneously with execution, or subject to prime broker arrangements that meet certain qualifying conditions, and make certain other changes discussed in the final rule. The adopted amendments supersede certain no-action positions issued by CFTC's Market Participants Division (MPD), which CFTC expects MPD to terminate in due course. The final rule is effective **01/29/2026**. The

final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-30/pdf/2025-23953.pdf>. *Federal Register*, Vol. 90, No. 246, 12/30/2025, 61226-61259.

CFTC Issues Schedule of Fees.

CFTC charges fees to designated contract markets and registered futures associations to recover the costs incurred by CFTC in the operation of its program of oversight of self-regulatory organization rule enforcement programs. Fees collected from each self-regulatory organization are deposited in the Department of the Treasury as miscellaneous receipts. The calculation of the fee amounts charged for 2023 by the notice is based upon an average of actual program costs incurred during prior fiscal years. Each self-regulatory organization is required to electronically remit the applicable fee on or before **02/13/2026**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-15/pdf/2025-22807.pdf>. *Federal Register*, Vol. 90, No. 238, 12/15/2025, 57899-57901.

CFTC Withdraws Guidance on Retail Commodity Transactions Involving Certain Digital Assets.

CFTC announced the withdrawal of a final interpretative guidance published in the *Federal Register* on **06/24/2020**, entitled Retail Commodity Transactions Involving Certain Digital Assets. CFTC has withdrawn the guidance in order to reevaluate the guidance in light of further developments during the past five years in the means and methods deployed in the spot market for the purchase and sale of virtual currencies and the derivatives

markets connected to such spot market. CFTC further determined the withdrawal is appropriate based on the findings and recommendations for CFTC contained in the report of the President's Working Group on Digital Asset Markets, Strengthening American Leadership in Digital Financial Technology, established by Executive Order 14178. The withdrawal is effective **12/10/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-16/pdf/2025-22872.pdf>. *Federal Register*, Vol. 90, No. 239, 12/16/2025, 58149.

SEC Adopts Amendments to Rules and Forms.

- The Securities and Exchange Commission (SEC) issued a final rule to adopt technical amendments to forms under the Securities Exchange Act to correct the address for the principal office of SEC. See the final rule for a list of forms affected by the amendments. The amendments are effective **12/11/2025**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22583.pdf>. *Federal Register*, Vol. 90, No. 236, 12/11/2025, 57355-57356.

- SEC issued a final rule to adopt amendments to correct certain errors and address outdated references in various rules under the Securities Act and the Investment Company Act, as well as in Form N-CEN as further described in the final rule. The final rule is effective **12/18/2025**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-18/pdf/2025-23248.pdf>.

Federal Register, Vol. 90, No. 241, 12/18/2025, 59043-59046.

SEC Amends Delegation of Authority to Division of Investment Management Director.

SEC issued a final rule to amend its Rules of Organization and Program Management to provide delegated authority to the Director of the Division of Investment Management to authorize the issuance of orders to grant, deny, and revoke confidential treatment for information in any registration application, report, or amendment thereto filed with SEC pursuant to any provision of the Investment Advisers Act. The final rule is effective **12/31/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-31/pdf/2025-24127.pdf>. *Federal Register*, Vol. 90, No. 247, 12/31/2025, 61299-61301.

NCUA Proposes Revisions to Corporate Credit Union Regulations.

The National Credit Union Administration (NCUA) issued a proposed rule to amend its regulations for corporate credit unions by removing the requirement that a corporate credit union's asset and liability management committee (ALCO) must have at least one member who is also a member of the corporate credit union's board of directors. The proposed rule would also remove filing requirements related to a corporate credit union's annual report and any management letter or other report issued by its independent public accountant. Comments are due **02/09/2026**. The proposed rule may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22487.pdf>. *Federal Register*, Vol. 90, No. 236, 12/11/2025, 57391-57393.

NCUA Proposes Amendments to Supervisory Committee Audits and Verifications.

NCUA issued a proposed rule to amend its regulations governing supervisory committee audits to eliminate unnecessary, redundant, and overly prescriptive provisions. The amendments are intended to reduce regulatory burden, increase operational flexibility for credit unions, and streamline the rules by removing requirements that are outdated or duplicative of other authorities. Comments are due **02/09/2026**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22488.pdf>. *Federal Register*, Vol. 90, No. 236, 12/11/2025, 57393-57397.

NCUA Proposes to Remove Appendices from Guidance.

- NCUA issued a proposed rule to remove Appendix B to part 748, Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice from the Code of Federal Regulations. Appendix B was issued in June 2005. NCUA instead would publish the content of Appendix B as guidance. Comments are due **02/09/2026**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22490.pdf>. *Federal Register*, Vol. 90, No. 236, 12/11/2025, 57397-57399.

- NCUA issued a proposed rule to remove Appendix A to part 748, Guidelines for Safeguarding Member Information, from the Code of Federal Regulations (CFR). NCUA would instead publish the contents as a Letter to Credit Unions. Comments are due **02/09/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-11/pdf/2025-22489.pdf>. *Federal Register*, Vol. 90, No. 236, 12/11/2025, 57399-57401.

NCUA Proposes Revisions to Advertising of Insured Status Rules.

NCUA issued a proposed rule to streamline its regulations governing advertising and the notice of insured status. The proposed rule would eliminate provisions concerning the official advertising statement. The action is undertaken to reduce regulatory complexity. The proposed rule would not amend requirements related to displaying the official sign. Comments are due **02/27/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23854.pdf>. *Federal Register*, Vol. 90, No. 245, 12/29/2025, 60588-60591.

NCUA Proposes to Amend Catastrophic Act Reporting Requirements.

NCUA issued a proposed rule to amend the requirements for federally insured credit unions (FICUs) to report catastrophic acts to NCUA. NCUA expects the proposed rule to reduce the compliance burden and allow FICUs to focus resources on recovery and core

functions without compromising safety and soundness. Comments are due **02/27/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23855.pdf>. *Federal Register*, Vol. 90, No. 245, 12/29/2025, 60591-60594.

NCUA Proposes to Remove Regulations Related to Making Loans to Other Credit Unions.

NCUA seeks comment on a proposal to remove the regulations related to approval and policies on making loans to other credit unions. Credit unions would remain subject to statutory requirements related to making loans to credit unions. Comments are due **02/27/2026**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23855.pdf>. *Federal Register*, Vol. 90, No. 245, 12/29/2025, 60583-60585.

NCUA Proposes to Remove Segregated Deposit and Collateral Requirements in Surety and Guarantor Setting.

NCUA issued a proposed rule to remove the segregated deposit and collateral requirements when a federally insured credit union (FICU) acts as a surety and guarantor. FICUs would remain subject to the other requirements regarding surety and guaranty agreements. Comments are due **02/27/2026**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-12-29/pdf/2025-23857.pdf>. *Federal Register*, Vol. 90, No. 245, 12/29/2025, 60586-60588.

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>
Farms Credit Administration (FCA)	Loan Performance Categories and Financial Reporting Amendments.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 56066-56070.	Feb. 03, 2026
Federal Deposit Insurance Corporation (FDIC)	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026
* 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	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026
FRB	Enhanced Transparency and Public Accountability of the Supervisory Stress Test Models and Scenarios;	<i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53238	Feb. 21, 2026

	Modifications to the Capital Planning and Stress Capital Buffer Requirement Rule.		
* Internal Revenue Service (IRS)	Car Loan Interest Deduction.	<i>Federal Register</i> , Vol. 91, No. 1, 01/02/2026, 67-93.	Feb. 02, 2026
* 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)	Amendments to Corporate Credit Union Regulations.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57391-57393.	Feb. 09, 2026
* NCUA	Amendments to Supervisory Committee Audits and Verifications Requirements.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57393-57397.	Feb. 09, 2026
* NCUA	Removal of Appendix B to Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice from CFR.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57397-57399.	Feb. 09, 2026
* NCUA	Removal of Appendix A to Guidelines for Safeguarding Member Information from CFR.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57399-57401.	Feb. 09, 2026
* 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
	Office of the Comptroller of Currency (OCC)	Amendments to Community Bank Licensing Requirements.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51577-51583.	Jan. 20, 2026
*	OCC	PREEMPTION DETERMINATION: State Interest-on-Escrow Laws.	<i>Federal Register</i> , Vol. 90, No. 246, 12/30/2025, 61093-61099.	Jan. 29, 2026
*	OCC	Codify Longstanding Real Estate Lending Escrow Accounts Authorities.	<i>Federal Register</i> , Vol. 90, No. 246, 12/30/2025, 61099-61105.	Jan. 29, 2026
	OCC	Revisions to Community Bank Leverage Ratio Framework.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55048-55063.	Jan. 30, 2026
*	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
*	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)	ADVISORY OPINION: Earned Wage Access Products.	<i>Federal Register, Vol. 90, No. 244, 12/23/2025, 60069-60076.</i>	Dec. 23, 2025
*	CFPB	2026 Regulation M Exemption Threshold.	<i>Federal Register, Vol. 90, No. 238, 12/15/2025, 57878-57882.</i>	Jan. 01, 2026
*	CFPB	2026 Regulation Z Exemption Threshold.	<i>Federal Register, Vol. 90, No. 238, 12/15/2025, 57882-57888.</i>	Jan. 01, 2026
*	CFPB	2026 Maximum Charge for Fair Credit Reporting Act Disclosures.	<i>Federal Register, Vol. 90, No. 238, 12/15/2025, 57888-57890.</i>	Jan. 01, 2026
*	CFPB	2026 Regulation Z Annual Threshold Adjustments for Credit Cards, HOEPA, and Qualified Mortgages.	<i>Federal Register, Vol. 90, No. 238, 12/15/2025, 57890-57986.</i>	Jan. 01, 2026
*	CFPB	2026 Regulation Z Exemption Threshold for Appraisals for HPMIs.	<i>Federal Register, Vol. 90, No. 239, 12/16/2025, 58141-58145.</i>	Jan. 01, 2026
*	CFPB	2026 Regulation C Asset-Size Exemption Threshold for HMDA.	<i>Federal Register, Vol. 91, No. 4, 01/07/2026, 445-447.</i>	Jan. 07, 2026

*	CFPB	2026 Regulation Z Asset-Size Threshold Exemption from Establishing Escrow Accounts for HPMLs.	<i>Federal Register</i> , Vol. 91, No. 4, 01/07/2026, 447-452.	Jan. 07, 2026
*	CFPB	NOTICE: Consumer Credit Card Market Report Filed with Congress.	<i>Federal Register</i> , Vol. 91, No. 4, 01/07/2026, 504-505.	Issued: Jan. 07, 2026
	CFPB	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	Jan. 17, 2025 Mandatory Compliance for Subpart B and C begin: Apr. 01, 2026 ; Apr. 01, 2027 ; Apr. 01, 2028 ; Apr. 01, 2029 ; or Apr. 01, 2030 , pursuant to Sec. 1033.121(c)
	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Intake Form.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2024, 54643.	Comments Due: Jan. 27, 2026
	CFPB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57033-57034.	Comments Due: Feb. 09, 2026
	CFPB	NOTICE: Comments Requested on Information Collection: Interstate Land Sales Full Disclosure Act.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57034-57035.	Comments Due: Feb. 09, 2026

CFPB	NOTICE: Comments Requested on Information Collection: Privacy of Consumer Financial Information.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57035.	Comments Due: Feb. 09, 2026
CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Acts and Practices-Advertising.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57035-57036.	Comments Due: Feb. 09, 2026
CFPB	NOTICE: Comments Requested on Information Collection: Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57036.	Comments Due: Feb. 09, 2026
CFPB	NOTICE: Comments Requested on Information Collection: Home Mortgage Disclosure Act.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57184-57185.	Comments Due: Feb. 09, 2026
CFPB	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57185.	Comments Due: Feb. 09, 2026
CFPB	NOTICE: Comments Requested on Information Collection: Truth in Savings.	<i>Federal Register</i> , Vol. 90, No. 235, 12/10/2025, 57185-57186.	Comments Due: Feb. 09, 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
* Commodity Futures Trading Commission (CFTC)	NOTICE: Withdrawal of Retail Commodity Transactions Involving Certain Digital Assets Guidance.	<i>Federal Register</i> , Vol. 90, No. 239, 12/16/2025, 58149.	Dec. 10, 2025

* CFTC	Revisions to Business Conduct and Swap Documentation Requirements.	<i>Federal Register</i> , Vol. 90, No. 246, 12/30/2025, 61226-61259.	Jan. 29, 2026
* CFTC	NOTICE: Schedule of Fees.	<i>Federal Register</i> , Vol. 90, No. 238, 12/15/2025, 57899-57901.	Remittances Due: Feb. 13, 2026
Farm Service Agency (FSA)	NOTICE: Comments Requested on Information Collection: Emergency Relief Program Phase 1 and Phase 2.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 56125-56126.	Comments Due: Feb. 03, 2026
Federal Crop Insurance Corporation (FCIC)	Expanding Access to Risk Protection.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54523-54544.	Nov. 30, 2025 Comments Due: Jan. 27, 2026
* Federal Deposit Insurance Corporation (FDIC)	NOTICE: Intent to Terminate Receivership.	<i>Federal Register</i> , Vol. 90, No. 241, 12/18/2025, 59119-59120.	Issued: Dec. 18, 2025
* FDIC	INTERIM FINAL RULE: Special Assessment Collection.	<i>Federal Register</i> , Vol. 90, No. 242, 12/19/2025, 56369-59376.	Dec. 19, 2025 Comments Due: Jan. 20, 2026
* FDIC	2026 CRA Asset-Size Thresholds.	<i>Federal Register</i> , Vol. 91, No. 4, 01/07/2026, 509-510.	Issued: Jan. 07, 2026
FDIC	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243.	Comments Due: Jan. 30, 2026
FDIC	NOTICE: Comments Requested on Information Collections: Home Mortgage Disclosure Act; Management	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57049-57051.	Comments Due: Feb. 09, 2026

	Official Interlocks; Funding and Liquidity Risk Management; and Appraisals for Higher-Priced Mortgage Loans.		
*	FDIC NOTICE: Comments Requested on Information Collections: Survey of the Costs of AML/CFT Compliance.	<i>Federal Register</i> , Vol. 91, No. 5, 01/08/2026, 710-712.	Comments Due: Feb. 09, 2026
*	FDIC NOTICE: Comments Requested on Information Collections: Application to Retire or Reduce Capital; Forms Relating to FDIC Outside Counsel, Legal Support and Expert Services Programs; and Recordkeeping for Timely Deposit Insurance Determination.	<i>Federal Register</i> , Vol. 90, No. 238, 12/15/2025, 58013-58015.	Comments Due: Feb. 13, 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 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 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) NOTICE: Annual Adjustment of Cap on Average Total Assets That Defines "Community Financial Institutions."	<i>Federal Register</i> , Vol. 91, No. 1, 01/02/2026, 144.	Jan. 01, 2026

FHFA	NOTICE: Comments Requested on Information Collection: Community Support Requirements.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51757-51758.	Comments Due: Jan. 20, 2026
FHFA	NOTICE: Comments Requested on Information Collection: Affordable Housing Program.	<i>Federal Register</i> , Vol. 90, No. 220, 11/18/2025, 51758-51761.	Comments Due: Jan. 20, 2026
*	FHFA	2026-2028 Enterprise Housing Goals.	Feb. 23, 2026
*	Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Flexibility Agenda.	Issued: Sep. 23, 2025 Comments Due: Anytime during next 6 months
*	FRB	NOTICE: 2025 Aggregate Global Indicator Amounts.	Dec. 16, 2025
*	FRB	Amendments to Regulation A.	Dec. 19, 2025
*	FRB	Amendments to Regulation D.	Dec. 19, 2025
*	FRB	Rescission and Issuance of New Policy Statement on Section 9(13) of the Federal Reserve Act.	Dec. 22, 2025

*	FRB	2026 Regulation M Exemption Threshold.	<i>Federal Register</i> , Vol. 90, No. 238, 12/15/2025, 57878-57882.	Jan. 01, 2026
*	FRB	2026 Regulation Z Exemption Threshold.	<i>Federal Register</i> , Vol. 90, No. 238, 12/15/2025, 57882-57888.	Jan. 01, 2026
*	FRB	2026 Regulation Z Exemption Threshold for Appraisals for HPMLs.	<i>Federal Register</i> , Vol. 90, No. 239, 12/16/2025, 58141-58145.	Jan. 01, 2026
*	FRB	2026 CRA Asset-Size Thresholds.	<i>Federal Register</i> , Vol. 91, No. 4, 01/07/2026, 509-510.	Issued: Jan. 07, 2026
	FRB	NOTICE: Information Requested on Information Collection: Notice of Branch Closure.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51328-51329.	Comments Due: Jan. 16, 2026
	FRB	NOTICE: Revisions to the Large Financial Institution Rating System and Framework for the Supervision of Insurance Organizations.	<i>Federal Register</i> , Vol. 90, No. 219, 11/17/2025, 51329-51354.	Jan. 16, 2026
*	FRB	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243.	Comments Due: Jan. 30, 2026
*	FRB	NOTICE: Request of Information on Reserve Bank Payment Account Prototype.	<i>Federal Register</i> , Vol. 90, No. 244, 12/23/2025, 60096-60099.	Comments Due: Feb. 06, 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	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)	Delay of AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers Rule Effective Date.	<i>Federal Register</i> , Vol. 91, No. 1, 01/02/2026, 36-41.	Issued: Jan. 02, 2026
*	Housing and Urban Development, Dept. of (HUD)	Indefinite Delay of Compliance Date for Strengthening Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 90, No. 245, 12/29/2025, 60569-60570.	Issued: Dec. 29, 2025
*	HUD	Extension of Compliance Date for Implementation of Community Planning and Development Programs.	<i>Federal Register</i> , Vol. 90, No. 246, 12/30/2026, 61062-61063.	Issued: Dec. 30, 2029
*	Internal Revenue Service (IRS)	Base Erosion and Anti-Abuse Tax Rules for Qualified Derivative Payments on Securities Lending Transactions.	<i>Federal Register</i> , Vol. 90, No. 241, 12/18/2025, 59046-59051.	Dec. 17, 2025
*	IRS	Correction to Excise Tax on Repurchase of Corporate Stock Rule.	<i>Federal Register</i> , Vol. 90, No. 242, 12/19/2025, 59379-59380.	Dec. 19, 2025
	IRS	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 90, No. 226,	Comments Due: Jan. 26, 2026

	Collection: Golden Parachute Payments.	11/26/2025, 54460.	
IRS	NOTICE: Comments Requested on Information Collection: Vehicle Loan Interest Statement.	<i>Federal Register</i> , Vol. 90, No. 226, 11/26/2026, 54460-54461.	Comments Due: Jan. 26, 2026
*	IRS NOTICE: Comments Requested on Information Collection: Excise Taxes on Excess Inclusions of REMIC Residual Interests.	<i>Federal Register</i> , Vol. 90, No. 237, 12/12/2025, 57816.	Comments Due: Feb. 10, 2026
*	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
National Credit Union Administration (NCUA)	Amendments to Share Insurance Rules.	<i>Federal Register</i> , 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) 2026 Regulation Z Exemption Threshold for Appraisals for HPMIs.	<i>Federal Register</i> , Vol. 90, No. 239, 12/16/2025, 58141-58145.	Jan. 01, 2026
	OCC NOTICE: Comments Requested on Information Collection: Stress Testing Rules for National Banks and Federal Savings.	<i>Federal Register</i> , Vol. 90, No. 224, 11/24/2025, 53059-53060.	Comments Due: Jan. 23, 2026

OCC	NOTICE: Comments Requested on Information Collection: Extensions of Credit to Insiders and Transactions with Affiliates.	<i>Federal Register</i> , Vol. 90, No. 225, 11/25/2025, 53419-53420.	Comments Due: Jan. 26, 2026	
OCC	NOTICE: Comments Requested on Information 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.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54886-54887.	Comments Due: Jan. 27, 2026	
OCC	NOTICE: Request for Information on Community Bank Engagement with Core Service Providers and Essential Third-Party Service Providers.	<i>Federal Register</i> , Vol. 90, No. 227, 11/28/2025, 54882-54886.	Comments Due: Jan. 27, 2026	
OCC	NOTICE: Request of Information on Revisions to Call Reports.	<i>Federal Register</i> , Vol. 90, No. 228, 12/01/2025, 55240-55243.	Comments Due: Jan. 30, 2026	
OCC	NOTICE: Comments Requested on Information Collection: Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 90, No. 231, 12/04/2025, 55974-55975.	Comments Due: Feb. 02, 2026	
OCC	NOTICE: Comments Requested on Information Collection: Financial Management Policies-Interest Rate Risk.	<i>Federal Register</i> , Vol. 90, No. 234, 12/09/2025, 57130-57131.	Comments Due: Feb. 09, 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	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
* Rural Business-Cooperative Service (RBS)	Technical Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57351-57352.	Dec. 11, 2025
* RBC	Confirmation that OneRD Guarantee Loan Regulation is Final.	<i>Federal Register</i> , Vol. 90, No. 237, 12/12/2025, 57675.	Issued: Dec. 12, 2025
* Rural Housing Service (RHS)	Technical Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57351-57352.	Dec. 11, 2025

* RHS	Confirmation that OneRD Guarantee Loan Regulation is Final.	<i>Federal Register</i> , Vol. 90, No. 237, 12/12/2025, 57675.	Issued: Dec. 12, 2025
* Rural Utilities Service (RUS)	Technical Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57351-57352.	Dec. 11, 2025
* RUS	Confirmation that OneRD Guarantee Loan Regulation is Final.	<i>Federal Register</i> , Vol. 90, No. 237, 12/12/2025, 57675.	Issued: Dec. 12, 2025
* Securities and Exchange Commission (SEC)	Amendments to SEC Forms.	<i>Federal Register</i> , Vol. 90, No. 236, 12/11/2025, 57355-57356.	Dec. 11, 2025
* SEC	Technical Amendments to Commission Rules and Forms.	<i>Federal Register</i> , Vol. 90, No. 241, 12/18/2025, 59043-59046.	Dec. 18, 2025
* SEC	Delegation of Authority to the Director of the Division of Investment Management.	<i>Federal Register</i> , Vol. 90, No. 247, 12/31/2025, 61299-61301.	Dec. 31, 2025
* 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.	Jun. 30, 2026
* Small Business Administration (SBA)	NOTICE: Peg Rate.	<i>Federal Register</i> , Vol. 90, No. 243, 12/22/2025, 59930.	Issued: Dec. 22, 2025

SBA	Small Business Investment Company Accrual Regulatory Amendments.	<i>Federal Register</i> , Vol. 90, No. 232, 12/05/2025, 55997-55999.	Jan. 20, 2026 Comments Due: Jan. 05, 2026
* SBA	Amendments to Small Business Investment Company Regulations. Corrections to Amendments to Small Business Investment Company Regulations Rule.	<i>Federal Register</i> , Vol. 91, No. 1, 01/02/2026, 1-9. <i>Federal Register</i> , Vol. 91, No. 5, 01/08/2026, 555.	Feb. 02, 2026 Issued: Jan. 08, 2026

* Denotes new item in the chart