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July 2026 Regulatory Report

Agencies Issue Financial Data Transparency Act Data Standards.

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Department of Treasury (Treasury), Federal Housing Financial Agency (FHFA), Commodity Futures Trading Commission (CFTC), Securities and Exchange Commission (SEC), and National Credit Union Administration (NCUA) (collectively, the agencies) published a final joint rule to establish data standards to promote interoperability of financial regulatory data across the agencies. The standards established pursuant to the joint rule will later be considered for potential incorporation into data standards to be adopted for certain collections of information in separate rulemakings by the agencies or through other actions taken by the agencies. The joint rule will not change any reporting requirements without further action by the agencies. The final joint rule is effective **10/01/2026**. The final joint rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-25/pdf/2026-12787.pdf. *Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.

Agencies Issue Proposed Payment Stablecoin Issuer BSA-Related Rules.

- The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Financial Crimes Enforcement Network (FinCEN), and National Credit Union Administration (NCUA) (collectively, the agencies) issued a proposed rule to implement certain provisions of the Guiding and Establishing National and Innovation for U.S. Stablecoins Act (GENIUS Act). Specifically, the proposed rule implements the GENIUS Act's directives to treat permitted payment stablecoin issuers as financial institutions under the Bank Secrecy Act and to require issuers to maintain an effective customer identification program. Comments are due **08/21/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-22/pdf/2026-12460.pdf. *Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.

- The Office of the Comptroller of the Currency (OCC), in coordination with the Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) and the Office of Foreign Assets Control (OFAC), issued a proposed rule to implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act's (GENIUS Act) requirement to issue regulations implementing appropriate Bank Secrecy Act and sanctions compliance standards for permitted payment stablecoin issuers subject to OCC's jurisdiction. Comments are due **07/24/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-24/pdf/2026-12692.pdf. *Federal Register*, Vol. 91, No. 120, 06/24/2026, 37840-37848.

CFPB Rescinds Special Purpose Credit Program Advisory Opinion.

The Bureau of Consumer Financial Protection (CFPB) has rescinded an advisory opinion issued in December 2020 regarding Regulation B, which implements the Equal Credit Opportunity Act (ECOA), as it applies to certain aspects of special purpose credit programs designed and implemented by for-profit organizations to meet special social needs. The advisory opinion is rescinded on **06/17/2026**. The rescission may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-17/pdf/2026-12149.pdf. *Federal Register*, Vol. 91, No. 116, 06/17/2026, 36518-36520.

CFPB Seeks Information to Promote Access to Mortgage Credit.

CFPB seeks information about potential regulatory changes that may reduce regulatory burdens and promote access to mortgage credit, as appropriate, and consistent with applicable law. CFPB seeks to reduce unwarranted regulatory burdens to ensure that creditworthy borrowers can access mortgage credit. Specifically, CFPB requests information on industry and consumer burdens related to the integrated mortgage disclosures under the Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA) (TILA-RESPA integrated disclosures or TRID), the right of rescission, and reverse mortgage disclosures. Comments are due **08/10/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13834.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42382-42386.

FRB Announces Financial Sector Liabilities Figure.

The Board of Governors of the Federal Reserve System (FRB) announced the aggregate financial sector liabilities threshold. FRB's Regulation XX prohibits a merger or acquisition that would result in a financial company that controls more than 10 percent of the aggregate consolidated liabilities of all financial companies (aggregate financial sector liabilities). Specifically, an insured depository institution, a bank holding company, a savings and loan holding company, a foreign banking organization, any other company that controls an insured depository institution, and a nonbank financial company designated by the Financial Stability Oversight Council (each, a financial company) is prohibited from merging or consolidating with, acquiring all or substantially all of the assets of, or acquiring control of, another company if the resulting company's consolidated liabilities would exceed 10 percent of the aggregate financial sector liabilities. Under Regulation XX, FRB publishes the aggregate financial sector liabilities by July 1 of each year. Aggregate financial sector liabilities are equal to the average of the year-end financial sector liabilities figure (as of December 31) for each of the preceding two calendar years. The aggregate financial sector liabilities figure is equal to $23,847,731,488,000. The measure is in effect from **07/01/2026**, through **06/30/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-16/pdf/2026-12083.pdf. *Federal Register*, Vol. 91, No. 115, 06/16/2026, 36142-36143.

FRB Announces Final Approval of Information Collection.

FRB announced final approval of an information collection titled, Census of Finance Companies and Other Lenders and Survey of Finance Companies. The information collection is part of a two-stage survey series. Revisions were made to the second stage survey as explained in the notice. The revisions are effective for the September 2026 survey. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13904.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42449.

FRB Issues AML/CFT Proposal.

FRB seeks comment regarding a proposed rule that would require its supervised banks to establish and maintain effective anti-money laundering and countering the financing of terrorism (AML/CFT) programs reasonably designed to identify, assess, and mitigate risks of illicit finance. Among other changes, the proposed rule would ensure that FRB-supervised banks establish and maintain effective AML/CFT programs that are intended to better achieve the purposes of the Bank Secrecy Act, culminating in the development of highly useful information related to illicit financial transactions for law enforcement and national security agencies. The amendments are intended to align with changes to AML/CFT program requirements proposed by the Financial Crimes Enforcement Network (FinCEN) to implement provisions of the Anti-Money Laundering Act and corresponding changes proposed by the Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) on **04/10/2026**. Comments are due **09/08/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13919.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42363-42382.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Ongoing Intermittent Survey of Households. The survey is voluntary and is used to study consumer financial decisions, attitudes, and payment behavior. FRB proposed revising the information collection to reflect a change in the survey instrument from phone interviews to a web questionnaire and an increase in the sample size. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13905.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42442-42443.

- FRB seeks comment regarding an information collection titled, Survey of Household Economics and Decision Making (SHED). SHED is an ad hoc voluntary survey covering topics such as individuals' overall financial well-being, employment experiences, income and ability to pay bills, economic preparedness, banking and access to credit, housing and living arrangement decisions, education and human capital, student loans, and retirement planning. FRB uses SHED to monitor usage of emerging financial products and understand how macroeconomic conditions are affecting households. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13908.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42443-42444.

- FRB seeks comment regarding an information collection titled, Ad Hoc Clearance for Board-Wide Use. Information is collected from FRB-regulated entities, other stakeholders, and the public through surveys, interviews and focus groups, and other similar activities about a variety of financial service-related topics and FRB operations. The information helps FRB understand respondents' perspectives, experiences, and expectations regarding the financial system and FRB operations. Comments are due **09/08/2026**. The notice may be viewed at:https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13858.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42444-42445.

- FRB seeks comment regarding an information collection titled, Consumer and Stakeholder Surveys. FRB uses the collection to inform consumer-focused research, support its statutory responsibilities, and facilitate community development. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13906.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42446.

- FRB seeks comment regarding an information collection titled, Disclosure Requirements Associated with CFPB's Regulation DD. Regulation DD, which implements the Truth in Savings Act, assists consumers in comparing deposit accounts offered by institutions. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13859.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42447.

- FRB seeks comment regarding an information collection titled, Domestic

Finance Company Report of Consolidated Assets and Liabilities. The data is collected monthly as of the last calendar day of the month from a stratified sample of finance companies as described in the notice. The data are used to construct universe estimates of finance company holdings, which are published in the monthly statistical releases Consumer Credit (G.19) and Finance Companies (G.20), and in the quarterly statistical release Financial Accounts of the United States (Z.1). Revisions are planned to the collection as explained in the notice. Comments are due **09/08/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13857.pdf. *Federal Register*, Vol. 91, No, 130, 07/09/2026, 42447-42448.

FDIC Announces Intent to Terminate Receiverships.

Notice is hereby given that the Federal Deposit Insurance Corporation (FDIC or Receiver), as Receiver for the institutions listed in the notice, intends to terminate its receivership for said institutions. The liquidation of the assets for each 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 receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of the notice to the address provided in the notice. No comments concerning the termination of the listed receiverships will be considered which are not sent within this timeframe. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-16/pdf/2026-12010.pdf. *Federal Register*, Vol. 91, No. 115, 06/16/2026, 36142.

FDIC Proposes to Raise Required Resolution Submissions Threshold.

FDIC issued a proposed rule to revise regulations that require resolution submissions by insured depository institutions (IDIs) with at least $50 billion in total assets. The proposed rule would modify the current rule by raising and automatically updating the dollar threshold that determines the scope of applicability; reducing the requirements regarding the content of resolution submissions provided to FDIC, with a focus on information that most directly supports FDIC's resolution readiness in the event of material distress and failure of a covered IDI; and standardizing content requirements for covered IDIs. The proposed rule would also eliminate FDIC's credibility assessment of submissions provided by IDIs, as well as expectations for capabilities testing under the current rule. Comments are due **08/31/2026**. The proposed rule may be viewed at:

https://www.govinfo.gov/content/pkg/FR-2026-06-30/pdf/2026-13191.pdf. *Federal Register*, Vol. 91, No. 124, 06/30/2026, 39546-39568.

FDIC Issues Proposed Rule on Information Disclosure.

FDIC seeks comment regarding a proposed rule that would update, clarify, and supplement FDIC's regulations regarding the disclosure of confidential information by FDIC and other parties, including by enhancing the ability of insured depository institutions to share confidential supervisory information with affiliates and certain other entities for appropriate business purposes, without seeking prior authorization from FDIC. The proposal also would significantly simplify and clarify the requirements and restrictions applicable to FDIC's discretionary disclosure of confidential information. Finally, proposed rule would update and simplify rules regarding disclosures required under the Freedom of Information Act and would clarify how and when FDIC information may be disclosed in connection with legal proceedings and as a result of service of process made upon FDIC and its directors, officers, and employees. Comments are due **08/31/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-30/pdf/2026-13123.pdf. *Federal Register*, Vol. 91, No. 124, 06/30/2026, 39726-39752.

FDIC Proposes to Revise Assessments Thresholds, Rate Schedules, and Adjustments.

FDIC issued a proposed rule to amend the assessment regulations in 12 CFR part 327 to update the $10 billion asset threshold in the definitions of small and large institutions to $30 billion and adjust the threshold every four years to reflect inflation, pursuant to a pre-determined indexing methodology; decrease initial base deposit insurance assessment rate schedules by 2 basis points for small institutions and by 1 basis point for large and highly complex institutions; provide a downward resolution readiness adjustment to assessment rates for large and highly complex institutions, including 0.5 basis points for passing virtual data room testing and 0.5 basis points for providing prescribed data access; and remove obsolete provisions. Comments are due **08/31/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-30/pdf/2026-13192.pdf. *Federal Register*, Vol. 91, No. 124, 06/30/2026, 39794-39838.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding two information collections, Notification of Performance of Bank Services; and Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation After September 30, 2010. See the notice for information about each collection. Comments are due **07/24/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-24/pdf/2026-

12690.pdf. *Federal Register*, Vol. 91, No. 120, 06/24/2026, 37980-37981.

- FDIC seeks comment regarding two information collections, Reverse Mortgage Products and Insurance Sales Consumer Protections. See the notice for information about each collection. Comments are due **08/31/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-02/pdf/2026-13444.pdf. *Federal Register*, Vol. 91, No. 126, 07/02/2026, 40537-40538.

- FDIC seeks comment regarding an information collection titled, Fast-Track Generic Clearance for the Collection of Qualitative Feedback. The information collection establishes ongoing authority for FDIC to conduct occasional quality of service surveys. Comments are due **08/05/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-06/pdf/2026-13506.pdf. *Federal Register*, Vol. 91, No. 127, 07/06/2026, 41028-41029.

OCC Updates Policy Statement on Minority Depository Institutions.

The Office of the Comptroller of the Currency (OCC) updated its policy statement on minority and depository institutions (MDI). The update is consistent with the criteria set out in the Executive Order titled, Ensuring Lawful Governance and Implementing the President's 'Department of Government Efficiency' Deregulatory Initiative. The updated statement aligns the policy statement more closely with the related statute, and it removes information that is vulnerable to obsolescence. The intended effect is for OCC to have a policy statement that remains accurate and supported by statute for years to come. At the same time, the update maintains the MDI designations of current MDIs. The issuance date of the updated policy statement is **06/16/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-22/pdf/2026-12364.pdf. *Federal Register*, Vol. 91, No. 118, 06/22/2026, 37227-37228.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Licensing Manual (Manual). The Manual sets forth OCC's policies and procedures for the formation of a national bank or Federal branch or agency, entry into the Federal banking system by other institutions, and corporate expansion and structural changes by existing banks. The Manual includes sample documents to assist the applicant in understanding the information needed to process a filing. The forms are being revised to make clarifying edits or reflect updates to department policies and procedures. Comments are due **08/11/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-12/pdf/2026-11855.pdf. *Federal Register*, Vol. 91, No. 113, 06/12/2026, 35792-35794.

- OCC seeks comment regarding an information collection titled, Supervisory Guidance: Supervisory

Review Process of Capital Adequacy (Pillar 2) Related to the Implementation of the Basel II Advanced Capital Framework. In 2008, OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) issued a supervisory guidance document to assist banking organizations in implementing the supervisory review process, or Pillar 2, of the advanced approaches risk-based capital rule. The guidance included information collections as summarized in the notice. Comments are due **08/11/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-12/pdf/2026-11876.pdf. *Federal Register*, Vol. 91, No. 113, 06/12/2026, 35794-35795.

- OCC seeks comment regarding an information collection titled, Reporting Forms and Instructions for Permitted Payment Stablecoin Issuers Subject to the Jurisdiction of OCC. The reporting forms would help ensure compliance with OCC's proposed rule which implements requirements of the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) with respect to the issuance of payment stablecoins and certain related activities by entities subject to OCC's jurisdiction. The forms facilitate OCC supervision of permitted payment stablecoin issuers and foreign payment stablecoin issuers and would promote transparency with respect to the financial condition of permitted payment stablecoin issuers and foreign payment stablecoin issuers. Comments are due **08/11/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-12/pdf/2026-11856.pdf. *Federal Register*, Vol. 91, No. 113, 06/12/2026, 35795-35799.

- OCC seeks comment regarding an information collection titled, Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery. The information collection request provides OCC with a means to solicit qualitative stakeholder feedback in an efficient, timely manner, in accordance with the Federal government's commitment to improving service delivery. Feedback provides insights into stakeholder perceptions, experiences, and expectations; provides an early warning of issues with service; and/or focuses attention on areas where communication, training, or changes in operations might improve delivery of products or services. It also enables ongoing, collaborative, and actionable communications between OCC and its stakeholders, while also utilizing feedback to improve program management. Comments are due **07/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-23/pdf/2026-12594.pdf. *Federal Register*, Vol. 91, No. 119, 06/23/2026, 37495-37496.

HUD Announces Regulatory Waiver Requests Granted in 2025.

The Department of Housing and Urban Development (HUD) announced the regulatory waiver requests granted for

Third Quarter (Q3) and Fourth Quarter (Q4) of calendar year 2025. Section 106 of the Department of Housing and Urban Development Reform Act (the HUD Reform Act) requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers it has approved. Each notice covers the quarterly period since the previous notice. The Q3 notice contains a list of regulatory waivers granted by HUD beginning **07/01/2025** and ending **09/30/2026**. The Q4 notice contains a list of regulatory waivers granted by HUD beginning **10/01/2025** and ending **12/31/2025**. The Q3 notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-06/pdf/2026-13537.pdf. *Federal Register*, Vol. 71, No. 127, 07/06/2026, 41061-41082. The Q4 notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-06/pdf/2026-13539.pdf. *Federal Register*, Vol. 91, No. 127, 07/06/2026, 41176-41214.

HUD Advises of Cause and Effect of Direct Endorsement Terminations.

HUD issued a notice that advises of the cause and effect of terminations of Direct Endorsement (DE) approval taken by 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-2026-07-10/pdf/2026-13945.pdf. *Federal Register*, Vol. 91, No. 131, 07/10/2026, 42746-42747.

HUD Seeks Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, Section 184 and 184A Loan Guarantee Programs. The information collected is provided by Tribes, lenders, borrowers, servicers and building inspectors with loans guaranteed by the Section 184 and Section 184A Program. Use of the information collected is further explained in the notice. Comments are due **07/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-23/pdf/2026-12533.pdf. *Federal Register*, Vol. 91, No. 119, 06/23/2026, 37416-37417.

- HUD seeks comment regarding an information collection titled, Ginnie Mae Digital Collateral Program. Adapting to the needs of the industry, Ginnie Mae permits securitization of mortgage loans where the note is an eligible eNote. The forms listed in the notice are necessary due to the unique requirements of managing eNotes and eMortgages. The collection permits Ginnie Mae to verify eIssuers and eMortgages have the specialized knowledge and experience to participate; eIssuers and eCustodians have the technological capability to service eMortgages and safeguard eMortgage documents; the name and location of the entities responsible for the various Ginnie Mae accounts and eMortgage documents; and those entities that are responsible for servicing the eMortgages that back the Ginnie Mae pools. Ginnie Mae needs the information to mitigate risk and evaluate its business operations, procedures and programs and assist lenders in processing borrower requests more efficiently. Ginnie Mae also requires the collection of information to ensure that there are no deficiencies, which could affect the pass-through of securities to its investors. Comments are due **07/29/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-29/pdf/2026-13089.pdf. *Federal Register*, Vol. 91, No. 123, 06/29/2026, 39116-39117.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **Illinois**, **Minnesota**, and **New York**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **07/21/2026**, 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-2026-06-11/pdf/2026-11673.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35526-35527.

- FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **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 FEMA's National Flood Insurance Program (NFIP). The date of **08/04/2026**, 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-2026-06-11/pdf/2026-11672.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35534.

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 **Alabama**, **Connecticut**, **Delaware**, **Florida**, **Illinois**, **Indiana**, **Kentucky**, **Maine**, **Massachusetts**, **Maryland**, **Michigan**, **Minnesota**, **North Carolina**, **Ohio**, **Oklahoma**, **South Carolina**, **Tennessee**, **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-2026-06-11/pdf/2026-11665.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35504-35507.

- 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 **Arizona**, **California**, **Colorado**, **Idaho**, **Nevada**, **Utah**, and **Wyoming**, 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-2026-06-11/pdf/2026-11664.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35512-35514.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Arkansas**, **Florida**, **Georgia**, **Louisiana**, **Illinois**, **Maryland**, **Michigan**, **Mississippi**, **North Carolina**, **Tennessee**, **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-2026-06-11/pdf/2026-11674.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35514-35517.

- 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 **Arizona**, **California**, **Colorado**, **Idaho**, **Nevada**, **Oregon**, and **South Dakota**, 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-2026-06-11/pdf/2026-11666.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35527-35530.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Arkansas**, **Florida**, **Illinois**, **Indiana**, **Maryland**, **New Mexico**, **Ohio**, **Pennsylvania**, **Tennessee**, **Texas**, and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-11/pdf/2026-11675.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35531-35533.

- 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 **Arizona**, **California**, **Colorado**, **Idaho**, **Nevada**, **Oregon**, **North Dakota**, **South Dakota**, **Utah**, and **Washington**, 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-2026-07-09/pdf/2026-13898.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42547-42550.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Alabama**, **Florida**, **Georgia**, **Kansas**, **North Carolina**,

Minnesota, **Nebraska**, **New Jersey**, **New Mexico**, **Oklahoma**, **Pennsylvania**, **Texas**, and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13897.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42550-42552.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in **Florida**, **Indiana**, **Mississippi**, **New Mexico**, **Ohio**, **Pennsylvania**, **Tennessee**, **Texas**, **Virginia**, and **Wisconsin**, 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-2026-06-11/pdf/2026-11669.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35492-35496.

- FEMA issued a notice which lists communities in **Arkansas**, **Florida**, **Georgia**, **Indiana**, **Kansas**, **Minnesota**, **New Hampshire**, **Oklahoma**, **Pennsylvania**, **Texas**, **Virginia**, **West Virginia**, and **Wisconsin**, 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-2026-06-11/pdf/2026-11667.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35496-35500.

- FEMA issued a notice which lists communities in **Arizona**, **California**, **Colorado**, **Idaho**, **Nevada**, **North Dakota**, **Oregon**, **South Dakota**, and **Utah**, 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-2026-06-11/pdf/2026-11671.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35500-35503.

- FEMA issued a notice which lists communities in **Florida**, **Illinois**, **Indiana**, **Kansas**, **Louisiana**, **Massachusetts**, **New York**, **Pennsylvania**, **Tennessee**, **Texas**, **Vermont**, 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-2026-06-11/pdf/2026-11670.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35507-35510.

- FEMA issued a notice which lists communities in **Arkansas**, **Florida**, **Georgia**, **Louisiana**, **South 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-2026-06-11/pdf/2026-11676.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35511-35112.

- FEMA issued a notice which lists communities in **Arizona**, **California**, **Colorado**, **Hawaii**, **Nevada**, **South Dakota**, and **Utah**, 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-2026-06-11/pdf/2026-11677.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35517-35522.

- FEMA issued a notice which lists communities in **Alabama**, **Arkansas**, **Connecticut**, **Delaware**, **Florida**, **Iowa**, **Indiana**, **Maryland**, **Massachusetts**, **Michigan**, **Ohio**, **Oklahoma**, **South Carolina**, **Tennessee**, **Texas**, and **Wisconsin**, 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-2026-06-11/pdf/2026-11668.pdf. *Federal Register*, Vo. 91, No. 112, 06/11/2026, 35522-35526.

- FEMA issued a notice which lists communities in **Arizona**, **California**, **Colorado**, **Idaho**, **Montana**, **Oregon**, 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-2026-07-09/pdf/2026-13899.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42540-42541.

- FEMA issued a notice which lists communities in **Florida**, **Massachusetts**, **Michigan**, **Nebraska**, **North Carolina**, **Pennsylvania**, **South Carolina**, **Tennessee**, **Texas**, **Virginia**, and **Wisconsin**, 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-2026-07-09/pdf/2026-13900.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42543-42547.

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 **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 **09/09/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-11/pdf/2026-11678.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35530-35531.

- 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 **California**, 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 **09/09/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-11/pdf/2026-11679.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35534-35535.

- 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 **Georgia**, 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 **10/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13901.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42538-42539.

FHFA Proposes to Rescind and Replace Duty to Serve Underserved Markets Rule.

The Federal Housing Finance Agency (FHFA) seeks comment regarding a proposed rule to rescind its regulation on Duty to Serve Underserved Markets and replace it with a new rule. If adopted as proposed, the new rule would enable the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac) (collectively, the Enterprises) to better serve the needs of very low-, low-, and moderate-income families in the manufactured housing, affordable housing preservation, and rural housing markets through greater innovation and with less administrative burden. Comments are due **07/24/2026**. FHFA also issued a correction to amendatory regulatory text of the proposed rule. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-24/pdf/2026-12750.pdf. *Federal Register*, Vol. 91, No. 120, 06/24/2026, 37848-37873. The correction may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-26/pdf/2026-12943.pdf. *Federal Register*, Vol. 91, No. 122, 06/26/2026, 38566.

FinCEN Proposes to Revise Huione Group Definition.

The Financial Crimes Enforcement Network (FinCEN) issued a proposed rule pursuant to section 311 of the USA PATRIOT Act, that proposes to amend the existing definition of Huione Group to include, within the definition of that group, H-Pay Service PLC, and adding and defining the term "successor entity." FinCEN did not alter its assessment that Huione Group is a financial institution operating outside the United States of primary money laundering concern. The existing special measure with respect to Huione Group remains in effect. Comments are due **07/27/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-25/pdf/2026-12794.pdf. *Federal Register*, Vol. 91, No. 121, 06/25/2026, 38340-38350.

IRS Issues Charitable Remainder Annuity Trust Listed Transaction Rule.

The Internal Revenue Service (IRS) issued a final rule that identifies certain charitable remainder annuity trust transactions and substantially similar transactions as listed transactions, a type of reportable transaction. Material advisors and certain participants in the listed transactions are required to file disclosures with IRS and will be subject to penalties for failure to disclose. The final rule is effective **07/09/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13851.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42353-42356.

IRS Issues Final Rule for Certain Life Insurance Section 1035 Exchanges.

IRS issued a final rule to provide guidance on the application of the transfer for valuable consideration rules and associated information reporting requirements for reportable policy sales of interests in life insurance contracts to exchanges of life insurance contracts qualifying for nonrecognition of gain or loss and certain acquisitions of interests in life insurance contracts in transactions that qualify as corporate reorganizations. The final rule is effective **07/09/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13830.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42345-42353.

IRS Updates Qualified Domestic Trust Regulations.

IRS issued a final rule to amend the Federal estate tax regulations applicable to estates of decedents passing property to or for the benefit of a noncitizen spouse in a domestic trust that satisfies all of the requirements under applicable Federal tax law and regulations to be a qualified domestic trust and for which the executor of the decedent's estate has made a qualified domestic trust election. The final rule modifies existing regulations to update outdated references, information, and procedures. The final rule is effective **07/10/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-10/pdf/2026-13925.pdf. *Federal Register*, Vol. 91, No. 131, 07/10/2026, 42659-42666.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Escrow Funds and Other Similar Funds. Section 468B(g) requires that escrow accounts, settlement funds, and similar funds be subject to current taxation either as grantor trusts or otherwise. The final rule relates to taxation and reporting of income earned on qualified settlement funds and certain other escrow accounts, trusts, and funds, and other related rules and affect qualified settlement funds, escrow accounts established in connection with sales of property, disputed ownership funds, and the parties to these escrow accounts, trusts, and funds. Comments are due **08/21/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-22/pdf/2026-12459.pdf. *Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229.
- IRS seeks comment regarding an information collection titled, Residence of Trusts and Estates. Section 1161 of the Taxpayer Relief Act provides that a trust that was in existence 08/20/1996 (other than a trust treated as owned by the grantor under subpart E of part I of subchapter J of chapter 1 of the Internal Revenue Code of 1986) and that was treated as a United States person on 08/19/1996, may elect to continue to be treated as a United States person notwithstanding §7701(a)(30)(E) of the Code. The election will require IRS to collection information. The regulation provides the procedure and requirements for making the election to remain a domestic trust. Comments are due **08/21/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-22/pdf/2026-12458.pdf. *Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229-37230.

SBA Publishes Peg Rate.

The Small Business Administration (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. SBA announced the rate will be **4.75** percent for the July-September 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-2026-06-30/pdf/2026-13159.pdf. *Federal Register*, Vol. 91, No. 124, 06/30/2026, 39651.

FSA Seeks Comment on Information Collections.

- The Farm Service Agency (FSA) seeks comment regarding an information collection titled, Emergency Conservation Program and Biomass Crop Assistance Program. The collected information is used to determine eligibility, document technical need, establish cost-share agreements, certify completion of approved conservation or biomass-related practices, and issue payments. Comments are due **08/17/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-18/pdf/2026-12232.pdf. *Federal Register*, Vol. 91, No. 117, 06/18/2026, 36795.

- FSA seeks comment regarding an information collection titled, General Program Administration. The General Program Administration contains requirements that are applicable to making and servicing direct loans. The information collections are necessary to ensure that applicants meet statutory eligibility requirements, loan funds are used for authorized purposes, and the Federal Government's interest in security is adequately protected. Specific information collection requirements are listed in the notice. Comments are due **09/04/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-06/pdf/2026-13606.pdf. *Federal Register*, Vol. 91, No. 127, 07/06/2026, 40967-40968.

CCC Issues Organic Certification Cost Share Program Rule.

The Commodity Credit Corporation (CCC) issued a final rule regarding the Organic Certification Cost Share Program (OCCSP). The One Big Beautiful Bill Act (OBBBA) provides funding for OCCSP for fiscal years 2025 through 2031. As a result, CCC issued the final rule to establish OCCSP for 2025 and future program years. The final rule specifies the eligibility criteria and payment calculation for OCCSP. The final rule also establishes the application process and deadlines for eligible producers and handlers who apply through Farm Services Agency (FSA) county offices. The final rule is effective **07/06/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-06/pdf/2026-13571.pdf. *Federal Register*, Vol. 91, No. 127, 07/06/2026, 40859-40865.

CCC Revises Supplemental Disaster Assistance Programs, Marketing Assistance Loans, and Sugar Provisions.

CCC issued a final rule to revise the regulations of the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program, the Livestock Forage Disaster Program, the Livestock Indemnity Program, the Tree Assistance Program, the Marketing Assistance Loan and Loan Deficiency Payments Programs, and the Sugar Program to conform with provisions of the One Big Beautiful Bill Act. See the final rule for the specific revisions to each program. The final rule is effective **07/09/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13878.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42313-42335.

RBC Revises Biorefinery, Renewable Chemical, and Biobased Project Manufacturing Programs.

The Rural Business-Cooperative Service (RBC) issued a final rule to revise the Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Program (also referred to as the Section 9003 program). The program provides loan guarantees up to $250 million to assist in the development, construction, and retrofitting of new and emerging technologies. The technologies include advanced biofuels, renewable chemicals, and biobased products. Collectively, RBC's guaranteed loan programs assist in building and maintaining sustainable rural communities. The final rule incorporates revisions intended to clarify, improve, and enhance the delivery of the loan guarantee program. The final rule is effective **07/09/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13841.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42335-42337.

RBC Issues NOFO for Intermediary Relending Program.

RBC issued a notice of funding opportunity (NOFO) to announce acceptance of loan applications under the Intermediary Relending Program. In future years, the funding opportunity will only be announced on the RBC website without a *Federal Register* notice. The NOFO may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-18/pdf/2026-12270.pdf. *Federal Register*, Vol. 91, No. 117, 06/18/2026, 36797.

RHS Seeks Comment on Direct Single Family Housing Loans and Grant Programs Information Collection.

The Rural Housing Service (RHS) seeks comment regarding an information collection titled, 7 CFR part 3550, Direct Single Family Housing Loans and Grant Programs. Through its Direct Single Family Housing Loan and Grant programs, RHS provides eligible applicants with financial assistance to own homes in rural areas. The financing and servicing are provided directly by RHS. The applicant and property information collected is vital in order for RHS to make sound eligibility and underwriting decisions that comply with the laws and regulations that govern the programs. The information requested is comparable to that required by any mortgage lender. When servicing loans, borrowers provide RHS with pertinent information when a servicing option/action is requested/required in order for RHS to make sound servicing decisions that comply with the laws and regulations that govern the programs. Comments are due **08/10/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-11/pdf/2026-11698.pdf. *Federal Register*, Vol. 91, No. 112, 06/11/2026, 35456-35457.

RHS Seeks Comment on Direct Multifamily Housing Loan and Grant Programs.

RHS seeks comment regarding a proposed rule to amend the current regulation for the Direct Multifamily Housing (MFH) Loan and Grant Programs. The intent of the proposed rule is to include acquisition as an applicable form of assistance for direct MFH subsequent loans. The regulatory change would allow owners of MFH initially financed by RHS to apply for RHS funds to help finance acquisition in preservation transactions, thereby reducing administrative and regulatory burden for both industry partners and RHS. Comments are due **08/31/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-02/pdf/2026-13455.pdf. *Federal Register*, Vol. 91, No. 126, 07/02/2026, 40468-40470.

Agencies Seek Comment on Definition of Swap and Security-Based Swap and on Alternative Compliance.

The Commodity Futures Trading Commission (CFTC) and Securities and Exchange Commission (SEC) (collectively, the agencies) seek comment on potential ways to draw clearer regulatory lines with respect to innovative products that may implicate both SEC and CFTC regulatory interests. The agencies also seek comment on potential approaches to enable alternative compliance. Comments are due **08/24/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-24/pdf/2026-12743.pdf. *Federal Register*, Vol. 91, No. 120, 06/24/2026, 37873-37877.

Agencies Seek Comment on Portfolio Margining and Cross Margining of Securities and Derivatives.

The Commodity Futures Trading Commission (CFTC) and Securities and Exchange Commission (SEC) (collectively, the agencies) seek comment on potential ways to further implement portfolio and cross-margining of securities and derivatives that are subject to the jurisdiction of either the SEC or CFTC, or both agencies. Comments are due **08/31/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-30/pdf/2026-13182.pdf. *Federal Register*, Vol. 91, No. 124, 06/30/2026, 39579-39583.

CFTC Proposes to Amend Prediction Markets Rules.

The Commodity Futures Trading Commission (CFTC) issued a proposed rule to amend its rules concerning event contract derivatives. The markets for event contracts are commonly referred to as "prediction markets." In particular, CFTC proposed amendments to further specify the types of event contracts that may be subject to a determination that they are contrary to the public interest, such that they may not be listed for trading or accepted for clearing on or through a CFTC-registered entity, as provided in the Commodity Exchange Act. The proposed amendments set out factors CFTC would apply in that determination and conform the process by which the determination would be made. CFTC also proposed amendments to the procedure for its determination to enhance clarity and organization, as well as a definition of the term "gaming" and a rule regarding when event contracts "involve" an underlying activity. Comments are due **07/27/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-12/pdf/2026-11854.pdf. *Federal Register*, Vol. 91, No. 113, 06/12/2026, 35806-35871.

CFTC Issues Proposed Whistleblower Award Determination Rule.

CFTC issued a proposed rule to amend its rules that implement a section of the Commodity Exchange Act (CEA). The relevant section provides, among other things, that CFTC shall pay an award, under regulations prescribed by CFTC and subject to certain limitations, to eligible whistleblowers who voluntarily provide CFTC with original information about a violation of CEA, or regulations thereunder, that leads to the successful enforcement of a covered judicial or administrative action, or a related action. CFTC expects the proposed substantive amendment, which is modeled on a similar provision in the Securities and Exchange Commission's (SEC) regulations, to increase the efficiency, transparency, and predictability of whistleblower claims processing. CFTC has also incorporated technical corrections to the whistleblower rules to update regulatory references to reflect the Whistleblower Office's move in 2025, consistent with its adjudicatory functions, to the Office of the General Counsel. Comments are due **07/15/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-15/pdf/2026-12006.pdf. *Federal Register*, Vol. 91, No. 114, 06/15/2026, 35914-35926.

CFTC Seeks Comment on Matters Related to Energy Derivatives Markets.

CFTC seeks comment regarding two distinct but related matters arising from recent developments in energy derivatives markets. The first is the extension of standard futures contracts to 24/7 trading, without any change to the contracts' fixed expiration, delivery, or settlement terms. The second is the listing of perpetual contracts that reference physically delivered or storable energy commodities, such as crude oil. CFTC seeks comment on the implications of each matter for the reliability and manipulation-resistance of reference prices, market surveillance and operational readiness, the federal speculative position-limits regime, margin, clearing, and settlement, customer protection, and effects on the underlying physical markets and the commercial participants that rely on them. Comments are due **07/27/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-25/pdf/2026-12784.pdf. *Federal Register*, Vol. 91, No. 121, 06/25/2026, 38334-38339.

CFTC Proposes Revisions to Data Reporting for Certain Event Contracts.

CFTC issued a proposed rule to revise regulations that would set forth an alternate framework for reporting of data for certain fully collateralized event contracts. The proposed rule would set forth an alternative reporting regime for a specific category of event contracts based on the futures and options reporting regime and eliminate the need for registered entities to seek a CFTC staff no-action letter. The revisions would require certain reporting markets, futures commission merchants, clearing members, and foreign brokers to report certain event contracts pursuant to the regulations in parts 15 through 18 rather than the reporting regulations contained in certain sections of parts 38, 39, 43 and 45. Comments are due **07/31/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-01/pdf/2026-13239.pdf. *Federal Register*, Vol. 91, No. 125, 07/01/2026, 40102-40133.

SEC Adopts Technical Amendments to FOCUS Report.

The Securities and Exchange Commission (SEC) issued a final rule to adopt technical amendments to Form X-17A-5 (FOCUS Report) Part IIA under the Securities Exchange Act. SEC adopted technical amendments to the report to: (a) remove an incorrect cross-reference to 15 U.S.C. 78:f(a) and replace it with 15 U.S.C. 78ff(a); (b) remove an extraneous and incorrect reference to sub-line E. in line 19 in the Liabilities sub-section of the Statement of Financial Condition; (c) reverse an inadvertent switch of line items 1770 and 1780; (d) remove an extra end parentheses that does not have a matching beginning parentheses; (e) re-label line item 4338 as line item 4238 for consistency with the line item number assigned to the same response field in Form X-017A-5 Part II; (f) remove an incorrect reference to $2,500 capital category as per Rule 15c3-1 and replace it with limited business (mutual funds and/or variable annuities only); and (g) correct incorrect references related to Exchange Act Rule 15c3-3. The amendments are effective **06/25/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-25/pdf/2026-12779.pdf. *Federal Register*, Vol. 91, No. 121, 06/25/2026, 38275-38276.

SEC Proposes to Rescind Trade-Through Rule and Locked and Crossed Market Provisions of Regulation NMS.

SEC issued a proposed rule to amend Regulation NMS under the Securities Exchange Act. The proposed amendments would rescind the trade-through rule for NMS stocks, the provision regarding locking and crossing quotations for NMS stocks, and certain defined terms. The proposed amendments would also make conforming changes to other related provisions. Comments are due **08/17/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-06-17/pdf/2026-12163.pdf. *Federal Register*, Vol. 91, No. 116, 06/17/2026, 36656-36735.

FTC Proposes Policy Statement on Suppression of Accuracy in AI Systems.

The Federal Trade Commission (FTC) issued a proposed policy statement concerning the suppression of accuracy in artificial intelligence (AI) systems. The policy statement seeks to address the application of the prohibition on deceptive acts or practices in section 5 of the Federal Trade Commission Act to companies that market AI systems. Comments are due **07/31/2026**. The proposed policy statement may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-07/pdf/2026-13628.pdf. *Federal Register*, Vol. 91, No. 128, 07/07/2026, 41638-41642.

FCC Issues Proposed Rule to Strengthen Robocall Mitigation Framework.

The Federal Communications Commission (FCC) issued a proposed rule to strengthen its robocall mitigation framework by enhancing Know-Your-Upstream-Provider (KYUP) requirements, improving oversight of voice service providers by the STIR/SHAKEN Governance Authority, raising caller ID attestation standards, and closing implementation gaps in STIR/SHAKEN implementation. Specifically, FCC proposed to establish baseline KYUP information-collection, compliance review, verification, monitoring, and responsive-action requirements to ensure providers can identify and cut off bad-actor upstream providers. FCC also proposed measures to expand the Governance Authority's vetting, enforcement, and reporting responsibilities to prevent misuse of STIR/SHAKEN certificates and to remove noncompliant providers from the authentication ecosystem. FCC further proposed to clarify and strengthen STIR/SHAKEN attestation rules, including to codify attestation levels, define improper attestations, and specify permissible mechanisms for verifying number-to-customer associations. Additionally, FCC proposed additional steps to close caller ID authentication gaps, such as to refine provider definitions, reconsider exemptions, require providers serving end users to assign STIR/SHAKEN attestations, and ensure calls maintain authentication information. FCC also seeks comment on special circumstances, including addressing issues with foreign-originated calls. Comments are due **08/10/2026**. Reply comments are due **09/08/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-07-09/pdf/2026-13874.pdf. *Federal Register*, Vol. 91, No. 130, 07/09/2026, 42602-42640.

NCUA Issues Final Records Preservation Rule.

On **03/11/2026**, the National Credit Union Administration (NCUA) published a proposed rule to solicit comments on ways to improve and update the vital records preservation program regulation and accompanying guidelines. Based on the comments received, and upon further consideration of the issues involved, NCUA published a final rule, mostly as proposed, to clarify the purpose of part 749, update definitions, and remove unnecessary references to recommendations and guidance. The final rule is effective **07/16/2026**. The final rule

may be viewed at:
https://www.govinfo.gov/content/pkg/FR-2026-06-16/pdf/2026-12058.pdf.
Federal Register, Vol. 91, No. 115, 06/16/2026, 36073-36077.

NCUA Issues Final Rule to Prohibit Use of Reputation Risk.

On **10/25/2025**, NCUA issued a proposed rule to codify the elimination of reputation risk from its supervisory framework. The change aligns with Executive Order 14331, Guaranteeing Fair Banking for All Americans. Effective **09/25/2025**, NCUA ceased examining for reputation risk. The final rule affirms that NCUA will not consider reputation risk, whether alone or in combination with other factors, in supervisory determinations or other decisions, nor will it take adverse actions on that basis. The final rule is effective **07/27/2026**. The final rule may be viewed at:
https://www.govinfo.gov/content/pkg/FR-2026-06-25/pdf/2026-12856.pdf.
Federal Register, Vol. 91, No. 121, 06/25/2026, 38270-38275.

Proposed Rules and Comment Due Dates

	Agency	***Proposed Rule***	***Federal Register Publication Date and Page Number***	***Comment Due Date***
*	**Community Futures Trading Commission (CFTC)**	Amendments to Whistleblower Award Determination Rules.	*Federal Register*, Vol. 91, No. 114, 06/15/2026, 35914-35926.	**Jul. 15, 2026**
*	**CFTC**	Amendments to Prediction Market Rules.	*Federal Register*, Vol. 91, No. 113, 06/12/2026, 35806-35871.	**Jul. 27, 2026**
*	**CFTC**	Matters Related to Energy Derivatives Markets.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38334-38339.	**Jul. 27, 2026**
*	**CFTC**	Revisions to Data Reporting Requirements for Certain Event Contracts.	*Federal Register*, Vol. 91, No. 125, 07/01/2026, 40102-40133.	**Jul. 31, 2026**
*	**CFTC**	Further Definition of Swap and Security-Base Swap and Alternative Compliance Ideas.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37873-37877.	**Aug. 24, 2026**
	Federal Communications Commission (FCC)	Enhancing Know-Your-Customer Requirements.	*Federal Register*, Vol. 91, No. 100, 05/26/2026, 30596-30603.	**Jun. 25, 2026** Reply Comments Due: **Jul. 27, 2026**
*	**FCC**	Enhancing Robocall Mitigation Framework.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42602-42640.	**Aug. 10, 2026** Reply Comments Due: **Sep. 08, 2026**

	Federal Deposit Insurance Corporation (FDIC)	BSA and Sanctions Compliance Standards for FDIC-Supervised Permitted Payment Stablecoin Issuers.	*Federal Register*, Vol. 91, No. 108, 06/05/2026, 34171-34178.	**Aug. 04, 2026**
*	**FDIC**	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
*	**FDIC**	Amendments to Resolution Submissions Requirements for Covered Insured Depository Institutions.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39546-39568.	**Aug. 31, 2026**
*	**FDIC**	Revisions to Disclosure of Information Rules.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39726-39752.	**Aug. 31, 2026**
*	**FDIC**	Revisions to Assessments Thresholds, Rate Schedules, and Adjustments Rules.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39794-39838.	**Aug. 31, 2026**
*	**Federal Housing Finance Agency (FHFA)**	Rescission and Replace Enterprise Duty to Serve Underserved Markets Rule. **NOTICE:** Correction to Amendatory Regulatory Text of the Proposed Rule.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37848-37873. *Federal Register*, Vol. 91, No. 122, 06/26/2026, 38566.	**Jul. 24, 2026** Issued: **Jun. 26, 2026**
*	**FHFA**	Enterprise Duty To Serve Underserved Markets; Correction.	*Federal Register*, Vol. 91, No. 122, 06/26/2026, 38566.	**Jul. 24, 2026**
	Federal Reserve System (FRB)	Revisions to Regulation A Regarding Access to Discount Window Credit by Special-Purpose Payment Account Holder.	*Federal Register*, Vol. 91, No. 100, 05/26/2026, 30498-30503.	**Jul. 27, 2026**

	FRB	Revisions to Regulation D to Exclude Payment of Interest on Balances Maintained in Payment Accounts.	*Federal Register*, Vol. 91, No. 100, 05/26/2026, 30503-30511.	**Jul. 27, 2026**
*	**FRB**	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
*	**FRB**	Anti-Money Laundering and Countering the Financing of Terrorism Revisions.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42363-42382.	**Sep. 08, 2026**
*	**Federal Trade Commission (FTC)**	**POLICY STATEMENT:** Suppression of Accuracy in Artificial Intelligence Systems.	*Federal Register*, Vol. 91, No. 128, 07/07/2026, 41638-41642.	**Jul. 31, 2026**
*	**Financial Crimes Enforcement Network (FinCEN)**	Revision to Huione Group Definition.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38340-38350.	**Jul. 27, 2026**
*	**FinCEN**	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
	National Credit Union Administration (NCUA)	Implementing GENIUS Act Requirements for Issuance of Stablecoins by Entities Subject to NCUA Jurisdiction.	*Federal Register*, Vol. 91, No. 95, 05/18/2026, 28956-29035.	**Jul. 17, 2026**
*	**NCUA**	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
*	**Office of the Comptroller of Currency (OCC)**	Permitted Payment Stablecoin Issue AML/CFT and Sanctions Compliance Risk Management.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37840-37848.	**Jul. 24, 2026**

*	**OCC**	Permitted Payment Stablecoin Issuer Customer Identification Program.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37234-37272.	**Aug. 21, 2026**
*	**Rural Housing Service (RHS)**	Revisions to Direct Multifamily Housing Loans and Grant Programs.	*Federal Register*, Vol. 91, No. 126, 07/02/2026, 40468-40470.	**Aug. 31, 2026**
	Securities and Exchange Commission (SEC)	Simplification of Filer Status for Reporting Companies.	*Federal Register*, Vol. 91, No. 98, 05/21/2026, 30086-30190.	**Jul. 20, 2026**
	SEC	Registered Offering Reform.	*Federal Register*, Vol. 91, No. 100, 05/26/2026, 31022-31281.	**Jul. 27, 2026**
	SEC	Rescission of Climate-Related Disclosure Rules.	*Federal Register*, Vol. 91, No. 106, 06/03/2026, 33296-33345.	**Aug. 03, 2026**
*	**SEC**	Rescission of Trade-Through Rule and Locked and Crossed Markets Provisions of Regulation NMS.	*Federal Register*, Vol. 91, No. 116, 06/17/2026, 36656-36735.	**Aug. 17, 2026**
*	**SEC**	Further Definition of Swap and Security-Base Swap and Alternative Compliance Ideas.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37873-37877.	**Aug. 24, 2026**

Final Rules and Effective Dates

	Agency	***Final Rule***	***Federal Register Publication Date and Page Number***	***Effective Date***
*	**Bureau of Consumer Financial Protection (CFPB)**	**NOTICE:** Rescission of Special Purpose Credit Programs Advisory Opinion.	*Federal Register*, Vol. 91, 06/17/2026, 36518-36520.	**Jun. 17, 2026**
	CFPB	Revisions to Section 1071 Rule.	*Federal Register*, Vol. 91, No. 84, 05/01/2026, 23530-23626.	**Jun. 30, 2026** Mandatory Compliance Date: **Jan. 01, 2028**
*	**CFPB**	**NOTICE:** Request for Information to Identify Regulations To Facilitate Innovation and Competition to Financial Products and Services for Fintech Firms.	*Federal Register*, Vol. 91, No. 117, 06/18/2026, 36774-36776.	Comments Due: **Jul. 09, 2026**
	CFPB	Revisions to Regulation B Related to Disparate Impact.	*Federal Register*, Vol. 91, No. 77, 04/22/2026, 21620-21670.	**Jul. 21, 2026**
*	**CFPB**	**NOTICE:** Request for Information to Promote Access to Mortgage Credit.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42382-42386.	Comments Due: **Aug. 10, 2026**
*	**CFPB**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Commodity Credit Corporation (CCC)**	Organic Certification Cost Share Program.	*Federal Register*, Vol. 91, No. 127, 07/06/2026, 40859-40865.	**Jul. 06, 2026**

*	**CCC**	Revisions to Supplemental Disaster Assistance Programs, Marketing Assistance Loans, and Sugar Provisions.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42313-42335.	**Jul. 09, 2026**
	Commodity Futures Trading Commission (CFTC)	**NOTICE:** Comments Requested on Information Collection: Exemption from Derivatives Clearing Organization Registration.	*Federal Register*, Vol. 91, No. 110, 06/09/2026, 34812-34813.	Comments Due: **Aug. 10, 2026**
*	**CFTC**	**NOTICE:** Requested Information to Further Implement Portfolio Margining and Cross-Margining of Securities and Derivatives.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39579-39583.	Comments Due: **Aug. 31, 2026**
*	**CFTC**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
	Farm Service Agency (FSA)	**NOTICE:** Comments Requested on Information Collection: Farm Loan Programs, Online Loan Application.	*Federal Register*, Vol. 91, No. 96, 05/19/2026, 29109-29110.	Comments Due: **Jul. 20, 2026**
*	**FSA**	**NOTICE:** Comments Requested on Information Collection: Emergency Conservation Program and Biomass Crop Assistance Program.	*Federal Register*, Vol. 91, No. 117, 06/18/2026, 36795.	Comments Due: **Aug. 17, 2026**
*	**FSA**	**NOTICE:** Comments Requested on Information Collection: General Program Administration.	*Federal Register*, Vol. 91, No. 127, 07/06/2026, 40967-40968.	Comments Due: **Sep. 04, 2026**
	Federal Crop Insurance Corporation (FCIC)	**NOTICE:** Comments Requested on Information Collection: Area Risk Protection Insurance.	*Federal Register*, Vol. 91, No. 103, 05/29/2026, 31996-31997.	Comments Due: **Jul. 28, 2026**

	Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo. Extension of Mandatory Compliance Date of Official Digital Sign Requirements.	*Federal Register*, Vol. 91, No. 19, 01/29/2026, 3801-3813. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54544-54545.	**Mar. 02, 2026** Mandatory Compliance Date: **Apr. 01, 2027** Parts 328.4 and 328.5 Effective: **Jan. 01, 2027**
*	**FDIC**	**NOTICE:** Intent To Terminate Receiverships.	*Federal Register*, Vol. 91, No. 115, 06/16/2026, 36142.	Issued: **Jun. 16, 2026**
	FDIC	**NOTICE:** Comments Requested on Information Collection: Regulatory Capital Rules.	*Federal Register*, Vol. 91, No. 97, 05/20/2026, 29483-29485.	Comments Due: **Jul. 20, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Notification of Performance of Bank Services; and Treatment by the FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation After September 30, 2010.	*Federal Register*, Vol. 91, No. 120, 06/24/2026, 37980-37981.	Comments Due: **Jul. 24, 2026**
	FDIC	**NOTICE:** Comments Requested on Information Collections: Certified Statement for Quarterly Deposit Insurance Assessment; Foreign Banking and Investment by Insured State Nonmember Banks; and Interagency Guidance on	*Federal Register*, Vol. 91, No. 107, 06/04/2026, 33724-33726.	Comments Due: **Aug. 03, 2026**

		Sound Incentive Compensation Policies.		
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: Fast-Track Generic Clearance for the Collection of Qualitative Feedback.	*Federal Register*, Vol. 91, No. 127, 07/06/2026, 41028-41029.	Comments Due: **Aug. 05, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Reverse Mortgage Products; and Insurance Sales Consumer Protections.	*Federal Register*, Vol. 91, No. 126, 07/02/2026, 40537-40538.	Comments Due: **Aug. 31, 2026**
*	**FDIC**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
	Federal Financial Institutions Examination Council (FFIEC)	**NOTICE:** Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, FFIEC 101.	*Federal Register*, Vol. 91, No. 108, 06/05/2026, 34347-34349.	Comments Due: **Aug. 04, 2026**
	FFIEC	**NOTICE:** Comments Requested on Revisions to CAMELS Rating System.	*Federal Register*, Vol. 91, No. 96, 05/19/2026, 29128-29139.	Comments Due: **Aug. 17, 2026**
*	**Federal Housing Finance Agency (FHFA)**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Federal Reserve Board (FRB)**	**NOTICE:** Announcement of Financial Sector Liabilities Figure.	*Federal Register*, Vol. 91, No. 115, 06/16/2026, 36142-36143.	Issued: **Jun. 16, 2026**

*	**FRB**	**NOTICE:** Final Approval of Information Collection: Census of Finance Companies and Other Lenders and Survey of Finance Companies.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42449.	Issued: **Jul. 09, 2026**
	FRB	**NOTICE:** Revisions to PSR Policy to Accommodate Payment Accounts.	*Federal Register*, Vol. 91, No. 100, 05/26/2026, 30627-30653.	Comments Due: **Jul. 27. 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Ongoing Intermittent Survey of Households.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42442-42443.	Comments Due: **Sep. 08, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Survey of Household Economics and Decision Making.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42443-42444.	Comments Due: **Sep. 08, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Ad Hoc Clearance for Board-Wide Use.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42444-42445.	Comments Due: **Sep. 08, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Consumer and Stakeholder Surveys.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42446.	Comments Due: **Sep. 08, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Disclosure Requirements Associated with CFPB's Regulation DD.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42447.	Comments Due: **Sep. 08, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Domestic Finance Company Report of Consolidated Assets and Liabilities.	*Federal Register*, Vol. 91, No, 130, 07/09/2026, 42447-42448.	Comments Due: **Sep. 08, 2026**

*	**FRB**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Housing and Urban Development, Dept. of (HUD)**	**NOTICE:** Regulatory Waiver Requests Granted for Third Quarter of Calendar Year 2025. **NOTICE:** Regulatory Waiver Requests Granted for Fourth Quarter of Calendar Year 2025.	*Federal Register*, Vol. 71, No. 127, 07/06/2026, 41061-41082. *Federal Register*, Vol. 71, No. 127, 07/06/2026, 41176-41214.	Issued: **Jul. 06, 2026** Issued: **Jul. 06, 2026**
*	**HUD**	**NOTICE:** Cause and Effect of FHA Direct Endorsement Terminations.	*Federal Register*, Vol. 91, No. 131, 07/10/2026, 42746-42747.	Issued: **Jul. 10, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: Section 184 and 184A Loan Guarantee Program.	*Federal Register*, Vol. 91, No. 119, 06/23/2026, 37416-37417.	Comments Due: **Jul. 23, 2026**
	HUD	**NOTICE:** Comments Requested on Information Collection: Evaluation of the Indian Housing Block Grant Competitive Program.	*Federal Register*, Vol. 91, No. 101, 05/27/2026, 31474-31475.	Comments Due: **Jul. 27, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: Ginnie Mae Digital Collateral Program.	*Federal Register*, Vol. 91, No. 123, 06/29/2026, 39116-39117.	Comments Due: **Jul. 29, 2026**
*	**Internal Revenue Service (IRS)**	Charitable Remainder Annuity Trust Listed Transaction.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42353-42356.	**Jul. 09, 2026**
*	**IRS**	Information Reporting and Transfer of Valuable Consideration Rules for	*Federal Register*, Vol. 91, No. 130,	**Jul. 09, 2026**

		Section 1035 Exchanges of Life Insurance and Certain Other Life Insurance Contract Transactions.	07/09/2026, 42345-42353.	
*	**IRS**	Revisions to Qualfied Domestic Trust Regulations.	*Federal Register*, Vol. 91, No. 131, 07/10/2026, 42659-42666.	**Jul. 10, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Escrow Funds and Other Similar Funds.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229.	Comments Due: **Aug. 21, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Residence of Trusts and Estates.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37229-37230.	Comments Due: **Aug. 21, 2026**
*	**National Credit Union Administration (NCUA)**	Updated Records Preservation Rules.	*Federal Register*, Vol. 91, No. 115, 06/16/2026, 36073-36077.	**Jul. 16, 2026**
*	**NCUA**	Prohibition on Use of Reputation Risk.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38270-38275.	**Jul. 27, 2026**
*	**NCUA**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
	NCUA	Amendments to Share Insurance Rules.	*Federal Register*, Vol. 89, No. 189, 09/30/2024, 79397-79416.	**Dec. 01, 2026** Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective:

				Oct. 30, 2024
*	**Office of the Comptroller of the Currency (OCC)**	**NOTICE:** Updated Policy Statement on Minority Depository Institutions.	*Federal Register*, Vol. 91, No. 118, 06/22/2026, 37227-37228.	Issued: **Jun. 16, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery.	*Federal Register*, Vol. 91, No. 119, 06/23/2026, 37495-37496.	Comments Due: **Jul. 23, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Licensing Manual.	*Federal Register*, Vol. 91, No. 113, 06/12/2026, 35792-35794.	Comments Due: **Aug. 11, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Supervisory Guidance: Supervisory Review Process of Capital Adequacy (Pillar 2) Related to the Implementation of the Basel II Advanced Capital Framework.	*Federal Register*, Vol. 91, No. 113, 06/12/2026, 35794-35795.	Comments Due: **Aug. 11, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Reporting Forms and Instructions for Permitted Payment Stablecoin Issuers Subject to the Jurisdiction of OCC.	*Federal Register*, Vol. 91, No. 113, 06/12/2026, 35795-35799.	Comments Due: **Aug. 11, 2026**
*	**OCC**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Rural Business-Cooperative Service (RBC)**	**NOTICE:** Funding Opportunity for the	*Federal Register*, Vol. 91, No. 117,	Issued: **Jun. 18, 2026**

		Intermediary Relending Program.	06/18/2026, 36797.	
*	**RBC**	Revisions to Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Loan Program.	*Federal Register*, Vol. 91, No. 130, 07/09/2026, 42335-42337.	**Jul. 09, 2026**
*	**Rural Housing Service (RHS)**	**NOTICE:** Comments Requested on Information Collection: Direct Single Family Housing Loans and Grant Programs.	*Federal Register*, Vol. 91, No. 112, 06/11/2026, 35456-35457.	Comments Due: **Aug. 10, 2026**
	RHS	**NOTICE:** Implementation of Single-Family Housing Section 502 Guaranteed Loan Program Lender Interactive Test Environment Delegated Authority Pilot Program.	*Federal Register*, Vol. 91, No. 53, 03/19/2026, 13277-13280.	**Sep. 01, 2026**
*	**Securities and Exchange Commission (SEC)**	Technical Amendments to FOCUS Report.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38275-38276.	**Jun. 25, 2026**
*	**SEC**	**NOTICE:** Requested Information to Further Implement Portfolio Margining and Cross-Margining of Securities and Derivatives.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39579-39583.	Comments Due: **Aug. 31, 2026**
*	**SEC**	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121, 06/25/2026, 38246-38270.	**Oct. 01, 2026**
*	**Small Business Administration (SBA)**	**NOTCE:** Peg Interest Rate.	*Federal Register*, Vol. 91, No. 124, 06/30/2026, 39651.	Issued: **Jun. 30, 2026**
	Treasury, Dept. of (Treasury)	Financial Data Transparency Act Data Standards.	*Federal Register*, Vol. 91, No. 121,	**Oct. 01, 2026**

		06/25/2026, 38246-38270.	

** Denotes new item in the chart*