MITRATECH

Compliance & Risk Monthly Newsletter

July 2026

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Contents

Focus of the Month

RegAdvisor Pro Overview, Scope, and Process

- The RegAdvisor-related articles in the Support Center have been consolidated and updated. The new article includes a clickable Table of Contents and answers the following questions:
    - What is RegAdvisor Pro?
    - What are the benefits?
    - What does RegAdvisor cover?
    - What agencies are monitored?
    - What rules and regulations are covered?
    - What types of RegAdvisor Alerts are issued?
    - What types of issuances are covered?
    - What types of issuances are not covered?
    - Does RegAdvisor include State issuances or Enforcement Actions?
    - How are potential RegAdvisor Alerts identified?
    - What are the Service Level Agreements (SLAs)?
    - Why hasn't an announced rule been published?
    - Are there exceptions to the SLAs?

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Regulatory Updates – July 2026

35 RegAdvisor Alerts Published

- 7 Final Rule Alerts
- 5 Action Alerts
- 8 Proposed Rule Alerts
- 15 Info Alerts
- 93% compression rate (818 pages compressed to 56 pages)

54 Compliance questions answered

21 State Alerts issued

13 Enforcement Action Alerts issued, 5 involved individuals. Total fines of $30.4 million.

Ask your Account Manager how to add RegAdvisor State and Enforcement Actions to your subscription.

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Regulatory Updates 1/1 - 7/31/2026

188 RegAdvisor Alerts Published

- 32 Final Rule Alerts
- 24 Action Alerts
- 67 Proposed Rule Alerts
- 65 Info Alerts
- 94% compression rate (5190 pages compressed to 309 pages)

493 Compliance questions answered

137 State Alerts issued

40 Enforcement Action Alerts issued, 17 involved individuals. Total fines of $554.6 million.

Ask your Account Manager how to add RegAdvisor State and Enforcement Actions to your subscription.

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Regulatory Updates – Final Rules

Nacha: ACH Contact Registry - RegAdvisor Alert

- The National Automated Clearing House Association (Nacha) issued a Final Rule to allow the U.S. Treasury Department's Bureau of the Fiscal Service to participate in the ACH Contact Registry. Operational changes for ACH participants are not required.
- *Effective Date: 7/24/2026*
- *Mandatory Compliance: 7/24/2026*

Regulatory Updates – Final Rules

NCUA: Reputation Risk - Prohibition - **RegAdvisor Alert**

- The National Credit Union Administration (NCUA) issued a Final Rule to formally eliminate reputation risk from its supervisory activities and make conforming edits. The Final Rule does not impose any additional expectations or requirements on credit unions.
- *Effective Date: 7/27/2026*
- *Mandatory Compliance: 7/27/2026*

Regulatory Updates – Final Rules

OFAC: Legal Services Payment Authorizations & Updated Contact Information - RegAdvisor Alert

- The Office of Foreign Assets Control (OFAC) issued a Final Rule to update: the recordkeeping requirement for general licenses authorizing payments for legal services from funds originating outside the U.S.; and website and contact information.
- *Effective Date: 7/27/2026*
- *Mandatory Compliance: 7/27/2026*

Regulatory Updates – Final Rules

Nacha: Funds Availability for Non-SDA Credits - Exception - RegAdvisor Alert

- Nacha issued a Final Rule to create an exception to the 9:00 a.m. funds availability requirement for certain non-Same Day ACH credit Entries ("non-SDA credits" or "Entries") to accommodate time zone differences for financial institutions located east of the Atlantic Time Zone and west of the International Date Line.
- *Effective Date: 9/18/2026*
- *Mandatory Compliance: 9/18/2026*

Regulatory Updates – Final Rules

Agencies: FDTA Joint Data Standards - RegAdvisor Alert

- The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Consumer Financial Protection Bureau, and three other Federal agencies (collectively: the Agencies) issued a joint Final Rule to establish data standards to promote interoperability of financial regulatory data across these Agencies, as required by the Financial Data Transparency Act of 2022 (FDTA).
- *Effective Date: 10/1/2026*
- *Mandatory Compliance: 10/1/2026*

Regulatory Updates – Final Rules

FCA: Loan Performance Categories and Financial Reporting - RegAdvisor Alert

- The Farm Credit Administration (FCA) issued a Final Rule to amend its high-risk loan performance categories by removing troubled-debt restructurings to reflect the 2022 changes in Generally Accepted Accounting Principles . The December 2025 Proposed Rule was adopted substantially as-is, with the FCA determining that no regulatory amendments were needed to implement enhanced reporting expectations for vintage year disclosures and disclosures of loan modifications.
- *Effective Date: 10/5/2026*
- *Mandatory Compliance: 10/5/2026*

Regulatory Updates – Final Rules

Nacha: ACH Accepted Characters - RegAdvisor Alert

- The National Automated Clearing House Association (Nacha) issued a Final Rule to announce that it will document the current set of characters that are accepted by both ACH Operators in its Operating Rules.
- *Effective Date: 1/1/2027*
- *Mandatory Compliance: 1/1/2027*

Regulatory Updates – Action Alerts

FinCEN Alert: Oil Smuggling Schemes - Supplement - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN), in coordination with other Federal agencies and an Office of Foreign Assets Control sanctions action, issued FIN-2026-Alert003 (Alert) to advise financial institutions to be vigilant in detecting, identifying, and reporting suspicious activity connected to Mexico-based transnational criminal organizations smuggling gasoline, diesel, naphtha, and other fuel from the U.S. into Mexico through southern border U.S. ports in tax evasion schemes known as fiscal fuel theft.
- *Effective Date: 6/30/2026*

Regulatory Updates – Action Alerts

[Bank Agencies: 2026 List of Distressed or Underserved Middle-Income Geographies] - [RegAdvisor Alert]

- The Federal Deposit Insurance Corporation, the Federal Reserve Board, and the Office of the Comptroller of the Currency (collectively: the Agencies), through the Federal Financial Institutions Examination Council, issued the 2026 list of distressed or underserved nonmetropolitan middle-income geographies. Examiners will review a bank's activities in listed geographies to determine whether they qualify as community development and are eligible for Community Reinvestment Act consideration.
- *Effective Date: 6/30/2026*

Regulatory Updates – Action Alerts

FCA: Annual Reports - RegAdvisor Alert

- The Farm Credit Administration (FCA) issued an Informational Memorandum (Memorandum) to provide Farm Credit System (System) institutions with updated guidance on issuing annual reports to shareholders in electronic form.
- *Effective Date: 7/2/2026*

Regulatory Updates – Action Alerts

Interagency: Lending to Unlawful Workers - RegAdvisor Alert

- The Federal Deposit Insurance Corporation, the National Credit Administration, and the Office of the Comptroller of the Currency (collectively: the Agencies) issued the Interagency Guidance on Lending to Individuals Not Legally Authorized to Work in the U.S. to remind financial institutions of their credit risk management obligations. The Guidance does not create new or revise existing requirements.
- *Effective Date: 7/13/2026*

Regulatory Updates – Action Alerts

FinCEN Alert: Federal Student Aid Fraud Schemes - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN), in coordination with other Federal agencies, issued FIN-2026-Alert004 (Alert) to urge financial institutions to be vigilant in detecting, identifying, and reporting suspicious activity connected to fraud schemes targeting the U.S. Department of Education's Federal Student Aid programs.
- *Effective Date: 7/24/2026*

Regulatory Updates – Proposed Rules

NCUA: Stablecoin Standards Implementation - RegAdvisor Alert

- The National Credit Union Administration (NCUA) issued a Proposed Rule that would implement the remaining requirements of the Guiding and Establishing National Innovation for U.S. Stablecoins Act; clarify related reserve assets, deposit/share insurance coverage, and the treatment of tokenized share accounts; and make conforming amendments.
- *Comments Due 7/17/2026*

Regulatory Updates – Proposed Rules

OCC: Stablecoin AML/CFT & Sanctions - **RegAdvisor Alert**

- The Office of the Comptroller of the Currency (OCC) issued a Proposed Rule that would implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act's anti-money laundering and countering the financing of terrorism (AML/CFT) and sanctions compliance program requirements.
- *Comments Due 7/24/2026*

Regulatory Updates – Proposed Rules

FRB: Payment Accounts - RegAdvisor Alert

- The Federal Reserve Board (FRB) concurrently issued Proposed Rules to amend Regulation A and Regulation D and a Notice and Request for Comment regarding proposed revisions to the Federal Reserve Policy on Payment System Risk and to the guidelines Federal Reserve Banks use to evaluate account access requests to accommodate special-purpose payment accounts (Payment Accounts), also referred to as “skinny” accounts.
- *Comments Due 7/27/2026*

Regulatory Updates – Proposed Rules

FinCEN: Huione Group - Special Measure - Amended - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN) issued a Proposed Rule to amend the October 2025 Final Rule on Huione Group, which is a financial institution of primary money laundering concern. The revisions would add H-Pay Service PLC to the special measures prohibition and would also add a new definition for successor entity.
- *Comments Due 7/27/2026*

Regulatory Updates – Proposed Rules

FTC: AI Accuracy Suppression Policy Statement - RegAdvisor Alert

- The Federal Trade Commission (FTC) issued a Proposed Policy Statement and Request for Comments regarding whether section 5 of the FTC Act, which prohibits deceptive acts or practices, would apply to companies that market AI systems.
- *Comments Due 7/31/2026*

Regulatory Updates – Proposed Rules

FDIC: Stablecoin AML/CFT & Sanctions - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule that would implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act's anti-money laundering and countering the financing of terrorism (AML/CFT) and sanctions compliance program requirements. The FDIC also issued FIL-24-2026 to announce the Proposed Rule and FIL-38-2026 to request comment on potential new related forms and instructions.
- *Comments Due 8/4/2026*

Regulatory Updates – Proposed Rules

CFPB: Mortgage Disclosures – RFI - **RegAdvisor Alert**

- The Consumer Financial Protection Bureau (CFPB) issued a Request for Information (RFI) to seek public comments on potential regulatory changes that may reduce regulatory burdens and help promote access to consumer mortgages.
- *Comments Due 8/10/2026*

Regulatory Updates – Proposed Rules

FFIEC: CAMELS Rating System - **RegAdvisor Alert**

- The Federal Financial Institutions Examination Council (FFIEC) issued a Request for Comment on proposed revisions to the Uniform Financial Institutions Rating System (a.k.a. CAMELS rating system).
- *Comments Due 8/17/2026*

Regulatory Updates – Info Alerts

FCA Updates Exam Manual - June 2026 - RegAdvisor Alert

- The Farm Credit Administration (FCA) updated the Credit Administration and Concentration Risk Management portions of its Examination Manual.
- *Effective Date: 6/30/2026*

Regulatory Updates – Info Alerts

FDIC: 6/2026 Call Report Instructions - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-33-2026 to provide FDIC-insured institutions with instructions and guidance for filing the June 30, 2026, Call Report. The Call Report must be submitted by July 30, 2026, except for certain institutions with foreign offices, which have 5 additional calendar days (August 4, 2026).
- *Effective Date: 6/30/2026*

Regulatory Updates – Info Alerts

NCUA: CDRLF Funding Opportunity - July 2026 - RegAdvisor Alert

- The National Credit Union Administration (NCUA) issued a Notice of Funding Opportunity to announce the availability of loans for low-income designated credit unions through the Community Development Revolving Loan Fund (CDRLF).
- *Effective Date: 7/9/2026*

Regulatory Updates – Info Alerts

[Interagency: Information Sharing] - **[RegAdvisor Alert]**

- The Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency (collectively: Agencies) each released an issuance to ensure financial institution awareness of the Financial Crimes Enforcement Network's recently updated Section 314(b) Fact Sheet.
- *Effective Date*: *7/9/2026*

Regulatory Updates – Info Alerts

FRB: Information Sharing - RegAdvisor Alert

- The Board of Governors of the Federal Reserve System (FRB) released SR 26-3 to ensure financial institution awareness of the Financial Crimes Enforcement Network’s recently updated Section 314(b) Fact Sheet.
- *Effective Date: 7/9/2026*

Regulatory Updates – Info Alerts

FDIC: Guidance on Helping Victims of Severe Weather in Montana - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-35-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Montana affected by a severe winter storm and straight-line winds (severe weather).
- *Effective Date: 7/10/2026*

Regulatory Updates – Info Alerts

Agencies: Handling Highly Sensitive Information - RegAdvisor Alert

- The Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System, and the Office of the Comptroller of the Currency (collectively: Agencies) issued a Joint Statement regarding their handling of highly sensitive information during examinations. The Joint Statement does not establish new requirements or expectations for institutions.
- *Effective Date: 7/16/2026*

Regulatory Updates – Info Alerts

OCC Exam Manual: Allowances for Credit Losses - RegAdvisor Alert

- The Office of the Comptroller of the Currency (OCC) issued OCC Bulletin 2026-33 to announce that it issued version 2.0 of its Allowances for Credit Losses booklet of the Comptroller's Handbook. These updates do not change existing requirements or impose new ones.
- *Effective Date*: *7/16/2026*

Regulatory Updates – Info Alerts

[FDIC: Guidance on Helping Victims of Severe Weather in Arizona](#) - [RegAdvisor Alert](#)

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-39-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Arizona affected by severe storms and flooding (severe weather).
- *Effective Date: 7/17/2026*

Regulatory Updates – Info Alerts

FFIEC: 2026 Census Data Products Updated - RegAdvisor Alert

- The Federal Financial Institutions Examination Council (FFIEC) announced, via email, that updated 2026 Census Data Products are available. The Census Data Products help institutions collect, report, and analyze Home Mortgage Disclosure Act and Community Reinvestment Act data.
- *Effective Date*: *7/17/2026*

Regulatory Updates – Info Alerts

FDIC: Guidance on Helping Victims of Severe Weather in Louisiana - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-41-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Louisiana affected by Tropical Storm Arthur (severe weather).
- *Effective Date: 7/22/2026*

Regulatory Updates – Info Alerts

[FDIC: Guidance on Helping Victims of Severe Weather in Mississippi](#) - [RegAdvisor Alert](#)

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-40-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Mississippi affected by severe storms, straight-line winds, tornadoes, and flooding (severe weather).
- *Effective Date: 7/22/2026*

Regulatory Updates – Info Alerts

FDIC: Consumer Compliance Exam Manual - Updated 7/2026 - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) announced via email that it updated its Consumer Compliance Examination Manual.
- *Effective Date: 7/24/2026*

Regulatory Updates – Info Alerts

FDIC: Guidance on Helping Victims of Severe Weather in Wisconsin - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-42-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Wisconsin affected by severe storms, tornadoes, and flooding (severe weather).
- *Effective Date: 7/27/2026*

Regulatory Updates – Info Alerts

FFIEC: UBPR Loan Category, Liquidity & Funding Page Changes - RegAdvisor Alert

- The Federal Financial Institutions Examination Council (FFIEC) announced changes to the Uniform Bank Performance Report's (UBPR's) loan category titles and Liquidity & Funding page.
- *Effective Date: 8/10/2026*

Proposed Rules in "Processing" Stage

Proposed Rule	Comments Due
Agencies: Stablecoin CIP	8/21/2026
FDIC: Resolution Submissions	8/31/2026
FDIC: Assessments Thresholds, Rate Schedules, Adjustments	8/31/2026
FDIC: Information Disclosure	8/31/2026
FRB: AML/CFT Programs	9/8/2026

Note that Proposed Rule Alerts are issued no later than 14 calendar days prior to the Comments Due Date. See this Support Center article for a complete description of our SLAs.

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Compliance Calendar

See the Support Center for the complete calendar, updated weekly.

Want to receive notifications when the calendar is updated? Simply navigate to the article and select the green "Follow" button.

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Important Dates – 7/2026

The following Final Rules became effective in July 2026.
Note that there are currently no Final Rules scheduled to become effective in August 2026.

Final Rule	Effective Date
Bank Agencies: Regulatory Capital Rule: CBLR Framework – Revisions	7/1/2026
NCUA: Board Member Reimbursement	7/9/2026
NCUA: Record Retention	7/16/2026
CFPB: ECOA/Regulation B	7/21/2026
Nacha: ACH Contact Registry	7/24/2026
NCUA: Reputation Risk – Prohibition	7/27/2026
OFAC: Legal Services Payment Authorizations & Updated Contact Information	7/27/2026

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Product Updates

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Product Updates

Support Center Articles & Policy Templates

- The following Support Center article was created to assist clients:
  - RegAdvisor Pro Overview, Scope, and Process
- The following Support Center policy template was revised to reflect regulatory changes:
  - Fair Lending Policy Template

RegControls

- The following RegControls were revised to reflect regulatory change:
  - Assess Fair Lending Risk
  - Determine an Application's Small Business Lending Reporting Status
  - Determine Extension of Credit Small Business Status

Solution Suite

Compliance

RegAdvisor®Pro

Turnkey analysis, summary and notification of new federal regulatory changes.

RegAdvisor®State

Reduce risk and increase confidence by consolidating federal and state regulatory changes.

RegAdvisorEA

Alerts on enforcement actions issued by covered Federal agencies.

RegControls™

Over 400 prebuilt controls for real-time compliance management – kept up to date by our regulatory experts.

ControlsBuilder™

Custom design your own controls based on the business needs of your financial organization.

Vendor

VendorComply

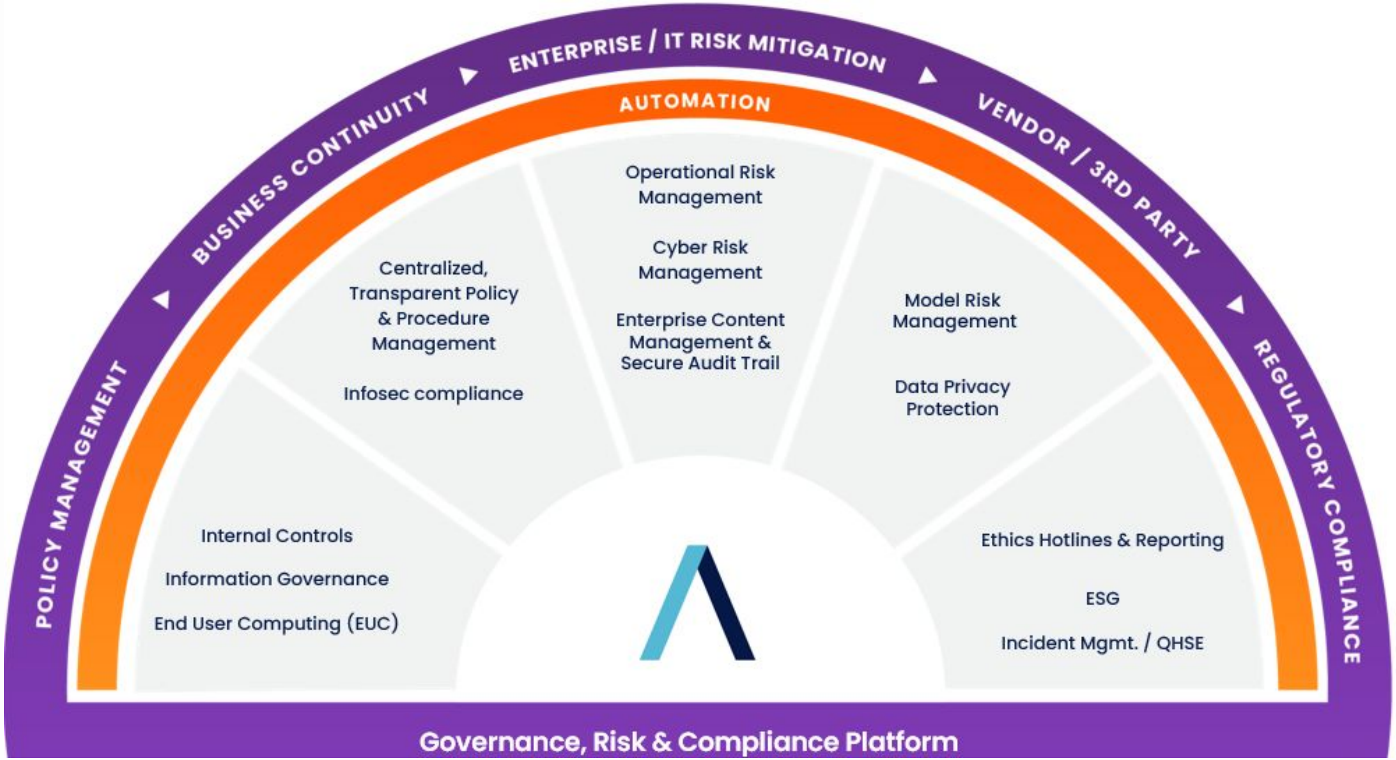
The entire lifecycle of vendor management is engineered into our technology from risk assessment to contract review.

Reviews

Advertisement and Disclosure Reviews

Allows clients to submit advertisements and/or disclosures for review by our Regulatory Operations Center (ROC) to ensure compliance with regulation.

Governance, Risk & Compliance Platform



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Recommended Actions

Regulatory Briefings & Training

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Recommended Actions

RegAdvisor Pro Briefings

- **Q2 2026 RegAdvisor Pro Briefing** – presentation deck available in the Support Center and in the ToDo “Review RegAdvisor Briefing”.
- **Q3 2026 RegAdvisor Pro Briefing**. No need to register – the presentation will be available on demand no later than October 15th. We will announce availability on the platform.

RegFacts Briefings

- **June 2026**
- **July 2026 – coming soon**

RegBites

- **Supervisory LTV (Banks) – coming soon**
- **Supervisory LTV (Credit Unions) – coming soon**