

MITR/TECH

RegAdvisor Pro

Quarterly

Update

Q3 2026

October 2026

Please note: The information contained herein is confidential and proprietary to Mitrtech Holdings, Inc. Information should not be shared - in whole or in part - with anyone outside the intended recipients without written permission.

EMPOWER. AUTOMATE. ELEVATE.



Agenda

- **Regulatory Operations Center (ROC)
Quarterly Data**
- **RegAdvisor Pro Update**
 - ◆ Spotlight
 - ◆ ACH
 - ◆ BSA
 - ◆ CRA
 - ◆ Compliance
 - ◆ IT
 - ◆ Safety & Soundness
 - ◆ Other

Q2 2026

ROC DATA

Empower. Automate. Elevate.

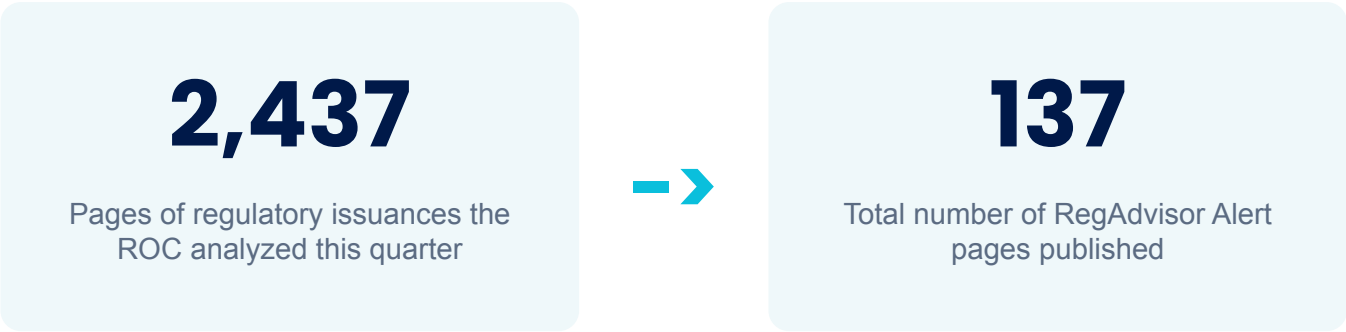
ROC Data – 3rd Quarter 2026

Compression Rate



Average Q3 Compression Rate

How we get there



Figures are the sum of each month's Newsletter page totals for the quarter (818 pages compressed to 56 in July, 820 compressed to 38 in August, and 799 compressed to 43 in September).

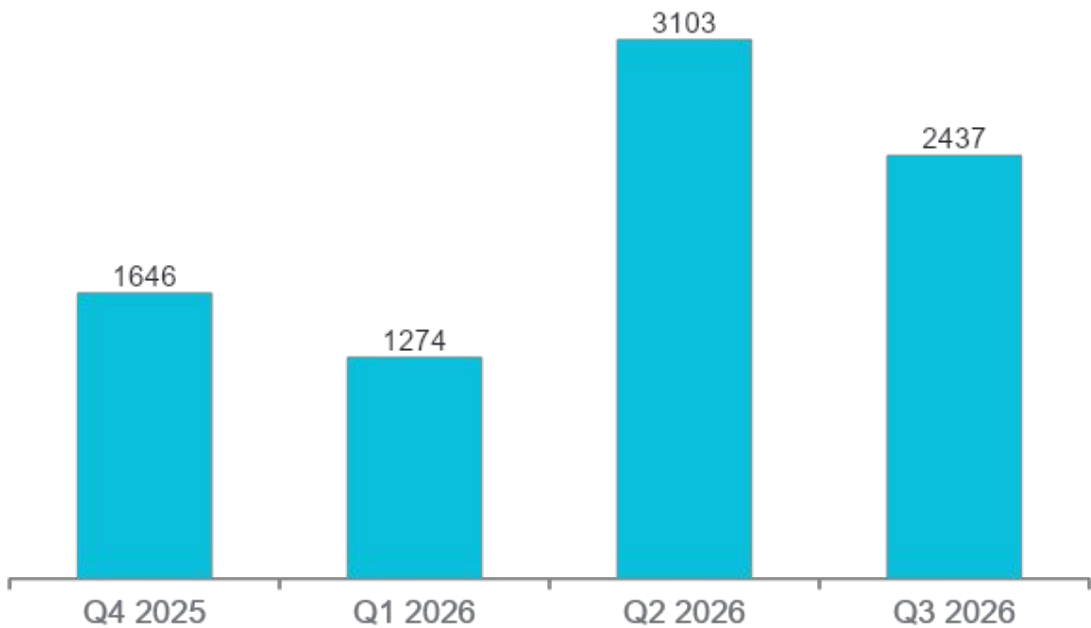
6%

You only have to read just 6% of what's issued, saving you countless hours every year.

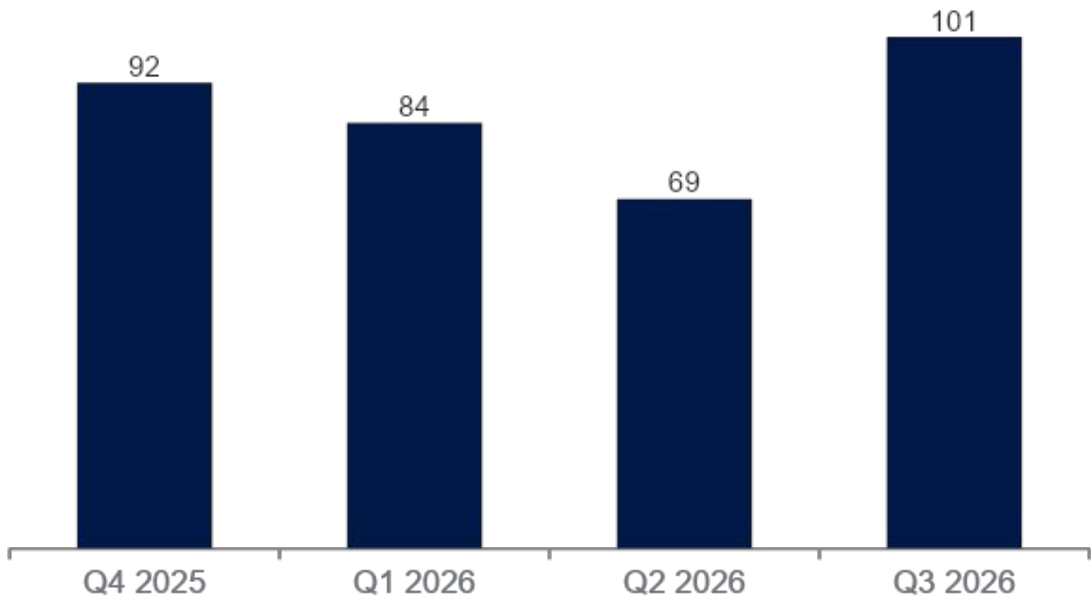
ROC Data – Regulatory Volume & Alert Trends

Trailing four quarters, including the current quarter

Pages of Regulatory Change



Alerts Published



RegAdvisor State & RegAdvisorEA

July 1, 2026 to September 30, 2026

45

State Alerts Published

28

Enforcement Alerts (EAs)
Published

6

Involving an individual

\$172.7M

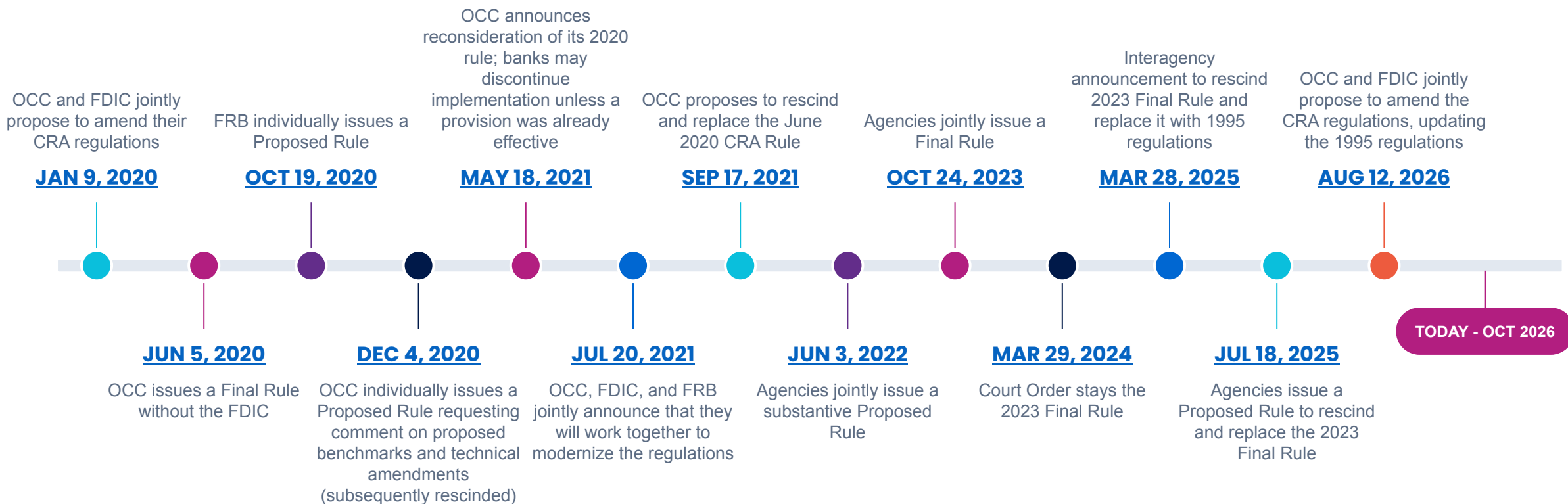
In penalties imposed

Contact your Account Manager to add RegAdvisor State or RegAdvisor EA to your subscription!

SPOTLIGHT

Timeline: Community Reinvestment Act (CRA) Rulemaking

From the January 2020 Proposed Rule through the August 2026 Proposed Rule. Note that the dates are clickable links.



REGADVISOR PRO UPDATE

ACH

FINAL RULE

ACH

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 7/24/2026

Mandatory compliance 7/24/2026

FINAL RULE

ACH

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 9/18/2026

Mandatory compliance 9/18/2026

FINAL RULE

ACH

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 1/1/2027

Mandatory compliance 1/1/2027

RegAdvisor Pro Update

Related RegControls & Support Center Articles - ACH

Issuance	RegControls / Support Center Articles
Nacha: ACH Contact Registry	- Record Nacha Contact Registry Submission - Monitor Nacha Contact Registry Compliance

RegAdvisor Alert and Support Center article links are provided for client reference.

REGADVISOR PRO UPDATE

BSA

FINAL RULE

BSA

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 7/27/2026

Mandatory compliance 7/27/2026

FINAL RULE

BSA

FinCEN: BOI Reporting Requirements – RegAdvisor Alert

The Financial Crime Enforcement Network (FinCEN) issued a Final Rule to adopt, with certain additional changes, the Interim Final Rule issued March 26, 2025, that removes the requirement for U.S. companies and U.S. persons to report beneficial ownership information (BOI) to FinCEN.

Effective 8/14/2026

Mandatory compliance 8/14/2026

FINAL RULE

BSA

OFAC: Iranian Transactions and Sanctions Regulations – RegAdvisor Alert

The Office of Foreign Assets Control (OFAC) issued a Final Rule to suspend 5 general licenses as of August 24, 2026, under the Iranian Transactions and Sanctions Regulations. General License BB was concurrently issued to authorize all transactions through September 8, 2026, that are ordinarily incidental and necessary to wind down any transaction previously authorized by the suspended general licenses.

Effective 8/24/2026

Mandatory compliance 8/24/2026

PROPOSED RULE

BSA

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

PROPOSED RULE

BSA

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

PROPOSED RULE

BSA

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

PROPOSED RULE

BSA

Agencies: Stablecoin CIP – RegAdvisor Alert

The Financial Crimes Enforcement Network, the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the National Credit Union Administration (collectively: the Agencies) issued a joint Proposed Rule that would implement the GENIUS Act and require permitted payment stablecoin issuers, as financial institutions under the BSA, to maintain an effective customer identification program (CIP).

Comments due 8/21/2026

PROPOSED RULE

BSA

FRB: AML/CFT Programs – RegAdvisor Alert

The Federal Reserve Board (FRB) issued a Proposed Rule that would require financial institutions 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 and align with the Proposed Rule issued by the Financial Crimes Enforcement Network and a joint Proposed Rule issued by the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the National Credit Union Administration.

Comments due 9/8/2026

PROPOSED RULE

BSA

FinCEN: Banque Misr UAE – Special Measure – RegAdvisor Alert

The Financial Crime Enforcement Network (FinCEN) issued a Proposed Rule that would find the 5 United Arab Emirates branches of Banque Misr (collectively: Banque Misr UAE) to be of primary money laundering concern and require domestic financial institutions to take special measures.

Comments due 10/1/2026

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 6/30/2026

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 7/9/2026

OTHER ITEMS

BSA

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 7/9/2026

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 7/24/2026

Interagency Enforcement Policy: Venezuela Earthquake – [RegAdvisor Alert](#)

The Financial Crimes Enforcement Network (FinCEN), in consultation with the Internal Revenue Service, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency (collectively: the Agencies) issued a Statement of Enforcement Policy related to economic recovery and financial stability efforts in Venezuela that would halt certain supervisory and enforcement action against certain U.S. financial institutions for the provision of authorized financial services in Venezuela.

Effective 7/27/2026

FinCEN: MN GTO – Renewed – [RegAdvisor Alert](#)

The Financial Crimes Enforcement Network (FinCEN) renewed a Geographic Targeting Order (GTO) requiring banks, credit unions, and money transmitters in Hennepin and Ramsey counties in Minnesota to report and retain records related to certain payments of \$3,000 or more.

Effective 8/11/2026

Mandatory compliance 8/11/2026

Interagency: SAR Confidentiality Joint Statement – [RegAdvisor Alert](#)

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Financial Crimes Enforcement Network issued a Joint Statement to clarify confidentiality requirements for Suspicious Activity Reports (SARs) and communicating with customers/members regarding potentially fraudulent transactions, other suspicious activity, or account closures. The Joint Statement does not alter existing BSA requirements or establish new supervisory expectations.

Effective 9/2/2026

FinCEN Alert: Digital Asset Investment Scam Centers – [RegAdvisor Alert](#)

The Financial Crimes Enforcement Network (FinCEN), in coordination with other Federal agencies, issued FIN-2026-Alert005 (Alert) to urge financial institutions to be vigilant in detecting, identifying, and reporting suspicious activity connected to the operation of digital asset investment scam centers and the laundering of associated illicit proceeds.

Effective 9/3/2026

FinCEN: Southwest U.S. Border GTO – Modified & Reissued – [RegAdvisor Alert](#)

The Financial Crimes Enforcement Network (FinCEN) issued a Geographic Targeting Order (GTO) requiring certain money services businesses along the U.S. southwest border to collect, report, and retain records related to currency transactions of at least \$1,000 and not more than \$10,000. This GTO removes all counties in Arizona and California from the list of Covered Geographic Areas included in the previous GTO that expired September 2, 2026. Accompanying updated FAQs were also issued.

Effective 9/3/2026

Mandatory compliance 9/3/2026

FinCEN Alert: Iranian Commercial Aviation – [RegAdvisor Alert](#)

The Financial Crimes Enforcement Network (FinCEN) issued FIN-2026-Alert006 (Alert) to assist financial institutions in identifying and reporting logistics networks supporting Iran's aviation industry. A corresponding Whistleblower Bulletin was issued on September 10, 2026.

Effective 9/8/2026

OTHER ITEM

BSA

Interagency: CIP Verifiable Digital Credentials FAQs – [RegAdvisor Alert](#)

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Financial Crimes Enforcement Network issued FAQs to address the use of State-issued mobile driver's licenses and other government-issued verifiable digital credentials to verify identities of natural person customers/members under the Customer Identification Program (CIP) Rule. The FAQs do not change existing BSA requirements or establish new supervisory expectations.

Effective 9/8/2026

RegAdvisor Pro Update

Related RegControls & Support Center Articles - BSA

Issuance	RegControls / Support Center Articles
FinCEN: BOI Reporting Requirements	• Assess BSA/AML/OFAC Compliance • Monitor Customer Identification Program (CIP) Compliance • Review Account for Customer Identification Program (CIP) Compliance
OFAC: Iranian Transactions and Sanctions Regulations FinCEN Alert: Federal Student Aid Fraud Schemes FinCEN: MN GTO - Renewed FinCEN: Huione Group - Special Measure - Amended Agencies: Stablecoin CIP FinCEN: Banque Misr UAE - Special Measure Interagency Enforcement Policy: Venezuela Earthquake	• Assess BSA/AML/OFAC Risk

RegAdvisor Alert and Support Center article links are provided for client reference.

RegAdvisor Pro Update

Related RegControls & Support Center Articles - BSA (continued)

Issuance	RegControls / Support Center Articles
FinCEN Alert: Oil Smuggling Schemes - Supplement	• Assess BSA/AML/OFAC Risk • Report Potential Suspicious Activity
Interagency: SAR Confidentiality Joint Statement	• Monitor Suspicious Activity Report (SAR) Compliance • Record a Suspicious Activity Report (SAR) Filing • Report Potential Suspicious Activity
FinCEN Alert: Digital Asset Investment Scam Centers FRB: Information Sharing Interagency: Information Sharing	• Assess BSA/AML/OFAC Risk • Monitor Section 314(b) Information Sharing • Record Section 314(b) Information Sharing • Record Section 314(b) Information Sharing Certification Filing

RegAdvisor Alert and Support Center article links are provided for client reference.

RegAdvisor Pro Update

Related RegControls & Support Center Articles - BSA (continued)

Issuance	RegControls / Support Center Articles
Interagency: CIP Verifiable Digital Credentials FAQs	• Monitor Customer Identification Program (CIP) Compliance • Review Account for Customer Identification Program (CIP) Compliance
FRB: AML/CFT Programs	• Assess BSA/AML/OFAC Compliance

RegAdvisor Alert and Support Center article links are provided for client reference.

REGADVISOR PRO UPDATE

CRA

OTHER ITEMS

CRA

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 6/30/2026

FFIEC: 2026 CRA Data Entry Software Release 2 – RegAdvisor Alert

The 2026 CRA Data Entry Software Release 2 is now available for download and use for data submissions due March 1, 2027.

Effective 8/26/2026

OTHER ITEM

CRA

FFIEC: CRA Aggregate Data – Reporting Central – [RegAdvisor Alert](#)

The Federal Financial Institutions Examination Council (FFIEC) announced via email that, beginning with the 2027 reporting year (for data due March 01, 2028), institutions will have the option to submit annual CRA aggregate data through FFIEC's Reporting Central application.

Effective 1/1/2028

RegAdvisor Pro Update

Related RegControls & Support Center Articles - CRA

Issuance	RegControls / Support Center Articles
Bank Agencies: 2026 List of Distressed or Underserved Middle-Income Geographies	• Determine Community Development Investment Status • Determine Community Development Loan Status • Record Community Service and Determine CRA Eligibility
FFIEC: 2026 CRA Data Entry Software Release 2	• Record CRA Software Update

RegAdvisor Alert and Support Center article links are provided for client reference.

REGADVISOR PRO UPDATE

Compliance

FINAL RULE

COMPLIANCE

FTC: 2026 DNC Registry Fees – RegAdvisor Alert

The Federal Trade Commission (FTC) issued a Final Rule to increase fees charged to entities accessing the National Do Not Call (DNC) Registry.

Effective 10/1/2026

Mandatory compliance 10/1/2026

PROPOSED RULE

COMPLIANCE

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

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 7/17/2026

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 7/24/2026

CFPB: Special Information Booklet – [RegAdvisor Alert](#)

The Consumer Financial Protection Bureau (CFPB) updated its Special Information Booklet.

Issued 7/31/2026

FTC: Disparate Impact Policy Statement – [RegAdvisor Alert](#)

The Federal Trade Commission (FTC) issued a Policy Statement to clarify that it will no longer pursue anti-discrimination claims under Section 5 of the FTC Act or disparate-impact claims at all in any context.

Effective 8/7/2026

Interagency: ECOA/Regulation B Interagency Statement – Rescinded – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Consumer Financial Protection Bureau, and 3 other Federal agencies (collectively: the Agencies) issued a Notice to rescind the Interagency Statement on Special Purpose Credit Programs Under the Equal Credit Opportunity Act and Regulation B issued February 22, 2022.

Effective 8/25/2026

FDIC: Consumer Compliance Exam Manual – Updated 8/2026 – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) announced via email that it updated its Consumer Compliance Examination Manual.

Effective 8/27/2026

RegAdvisor Pro Update

Related RegControls & Support Center Articles - Compliance

Issuance	RegControls / Support Center Articles
FTC: Disparate Impact Policy Statement Interagency: ECOA/Regulation B Interagency Statement - Rescinded	Assess Fair Lending Risk

RegAdvisor Alert and Support Center article links are provided for client reference.

REGADVISOR PRO UPDATE

IT

PROPOSED RULE

IT

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

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 7/16/2026

OCC: Cybersecurity Supervision Work Program – Updated – [RegAdvisor Alert](#)

The Office of the Comptroller of the Currency (OCC) issued OCC Bulletin 2026-48 to announce that it recently updated the structure and references of its Cybersecurity Supervision Work Program (CSW) used by examiners to assess a bank's cybersecurity preparedness. The CSW does not establish new regulatory expectations, and banks are not required or expected to use the CSW, but may choose to in conjunction with other cybersecurity tools and frameworks.

Effective 9/21/2026

REGADVISOR PRO UPDATE

Safety & Soundness

2026 Housing Act: FDIC-Insured Bank Custodial and Brokered Accounts – RegAdvisor Alert

The 21st Century Road to Housing Act (2026 Housing Act), which became law on July 11, 2026, amended the Federal Deposit Insurance Act, creating a custodial deposit exception from the brokered deposits category for certain community banks and revising the existing thresholds for when reciprocal deposits are considered brokered.

Effective 7/11/2026

Mandatory compliance 7/11/2026

FINAL RULE

SAFETY & SOUNDNESS

FCA: Loan Performance Categories and Financial Reporting – Effective Date – **RegAdvisor Alert**

The Farm Credit Administration (FCA) issued a Final Rule to announce that its Loan Performance Categories and Financial Reporting Final Rule became effective August 24, 2026.

Effective 8/24/2026

Mandatory compliance 8/24/2026

FINAL RULE

SAFETY & SOUNDNESS

FDIC: Reciprocal & Brokered Deposits – RegAdvisor Alert

The Federal Deposit Insurance Corporation issued an Interim Final Rule amending the brokered deposit regulations to implement changes to section 29 of the Federal Deposit Insurance Act made by the 21st Century Road to Housing Act regarding the thresholds for when reciprocal deposits are considered brokered and which banks qualify for the exception.

Effective 9/1/2026

Mandatory compliance 9/1/2026

Comments due 10/1/2026

NCUA: Limits on Loans to Other Credit Unions – RegAdvisor Alert

The National Credit Union Administration (NCUA) issued a Final Rule to eliminate the regulations that required a Federal credit union's (FCU's) Board of Directors to approve loans to other credit unions and establish written policies, as the NCUA believes these requirements were unnecessary and overly prescriptive. However, FCUs remain subject to related statutory requirements, while Federally-insured State-chartered credit unions are subject to any other applicable NCUA or State law or regulation.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

SAFETY & SOUNDNESS

NCUA: Suretyship & Guaranty – RegAdvisor Alert

The National Credit Union Administration (NCUA) issued a Final Rule to remove the requirement for a Federally insured credit union (FICU) to segregate deposit and collateral when acting as a surety and guarantor and authorize FICUs to design products that address member needs while maintaining safety and soundness.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

SAFETY & SOUNDNESS

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 10/5/2026

Mandatory compliance 10/5/2026

OCC & FDIC: Unsafe and Unsound Practices, MRAs – RegAdvisor Alert

The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) issued a Final Rule to newly define unsafe or unsound practice within section 8 of the Federal Deposit Insurance Act, and to revise how matters requiring attention (MRAs) and other supervisory communications are used. Note that the OCC concurrently issued a Proposed Rule to revise this Final Rule.

Effective 11/2/2026

Mandatory compliance 11/2/2026

PROPOSED RULE

SAFETY & SOUNDNESS

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

FDIC: Resolution Submissions – RegAdvisor Alert

The Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule to amend the regulations on resolution submissions by insured depository institutions by: increasing the threshold to \$100 billion (with automatic inflation adjustments); reducing the required content to focus on information that most directly supports the FDIC's resolution readiness; standardizing content requirements; and eliminating the FDIC's credibility assessment regarding submission and the expectations for capabilities testing.

Comments due 8/31/2026

PROPOSED RULE

SAFETY & SOUNDNESS

OCC: Violations & MRAs – RegAdvisor Alert

The Office of the Comptroller of the Currency (OCC) issued a Proposed Rule that would revise the supervisory framework for addressing violations, including whether to issue matters requiring attention (MRAs) or take enforcement action.

Comments due 10/1/2026

PROPOSED RULE

SAFETY & SOUNDNESS

FDIC: Regulation O: Loans to Insiders – RegAdvisor Alert

The Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule that would increase the thresholds for certain credit extended to insiders of FDIC-supervised institutions and conform FDIC regulations to the Federal Reserve Board's Proposed Rule that would revise Regulation O (12 CFR part 215).

Comments due 10/5/2026

PROPOSED RULE

SAFETY & SOUNDNESS

FRB: Regulation O: Loans to Insiders – **RegAdvisor Alert**

The Federal Reserve Board (FRB) issued a Proposed Rule that would update and index all dollar-based thresholds, incorporate existing interpretations, streamline and reorganize Regulation O (12 CFR part 215), address loans to portfolio companies in a fund complex, and make technical amendments.

Comments due 10/5/2026

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 6/30/2026

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 7/13/2026

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 7/16/2026

Bank Agencies: Community Bank Compliance Guide – CBLR Framework – [RegAdvisor Alert](#)

The Office of the Comptroller of the Currency (OCC), the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (FDIC) (collectively: the Agencies) updated their Community Bank Compliance Guide for the Community Bank Leverage Ratio framework. The OCC and the FDIC also issued accompanying Bulletin 2026-34 and FIL-43-2026, respectively.

Effective 7/30/2026

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 8/10/2026

FRB: Lending to Unlawful Workers – [RegAdvisor Alert](#)

The Board of Governors of the Federal Reserve System (FRB) issued SR 26-4 (Letter) to remind banks of their credit risk management obligations. The Letter does not create new or revise existing requirements.

Effective 8/13/2026

FDIC: Risk Management Exam Manual – Updated 8/2026 – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) announced via email that it has revised several sections of its Risk Management Manual of Examination Policies.

Effective 8/28/2026

FCA Updates Exam Manual – September 2026 – [RegAdvisor Alert](#)

The Farm Credit Administration (FCA) updated the Investment section of its Examination Manual.

Effective 9/2/2026

NCUA: Simplified CECL Tool – September 2026 – [RegAdvisor Alert](#)

The National Credit Union Administration (NCUA) announced via email that it released the September 2026 Simplified CECL Tool update.

Effective 9/23/2026

FCA: FY27 National Oversight Plan – [RegAdvisor Alert](#)

The Farm Credit Administration (FCA) released its National Oversight Plan for Fiscal Year 2027 (FY27), which outlines its priorities when examining Farm Credit System institutions during FY27.

Effective 10/1/2026

RegAdvisor Pro Update

Related RegControls & Support Center Articles - Safety & Soundness

Issuance	RegControls / Support Center Articles
FDIC: Regulation O: Loans to Insiders FRB: Regulation O: Loans to Insiders	• Determine Insider Loan Status & Regulation O Compliance • Monitor Regulation O Compliance • Record Distribution of Regulation O Survey • Record Related Interests - Regulation O Survey
FDIC: 6/2026 Call Report Instructions	• Record Call Report Submission

RegAdvisor Alert and Support Center article links are provided for client reference.

REGADVISOR PRO UPDATE

Other

FINAL RULE

OTHER

2026 Housing Act: FCU Board Meetings – RegAdvisor Alert

The 21st Century Road to Housing Act (2026 Housing Act), which became law on July 11, 2026, amended Federal credit union (FCU) Board of Directors (Board) meeting requirements established by the FCU Act.

Effective 7/11/2026

Mandatory compliance 7/11/2026

FINAL RULE

OTHER

2026 Housing Act: FDIC-Insured Bank Exam Cycle Asset Thresholds – RegAdvisor Alert

The 21st Century Road to Housing Act (2026 Housing Act), which became law on July 11, 2026, amended examination cycle-related asset thresholds established by the Federal Deposit Insurance Act.

Effective 7/11/2026

FINAL RULE

OTHER

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 7/27/2026

Mandatory compliance 7/27/2026

FINAL RULE

OTHER

NCUA: Chartering & Field of Membership – Rescission – [RegAdvisor](#) [Alert](#)

The National Credit Union Administration (NCUA) issued a Final Rule to rescind Interpretive Ruling and Policy Statement 06-1 because it believes it is duplicative of Appendix B to Part 701-Chartering and Field of Membership Manual, which is the official source of NCUA chartering and field of membership (FOM) policies. Chartering and FOM requirements remain unaffected.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

NCUA: Chartering – Rescissions – **RegAdvisor Alert**

The National Credit Union Administration (NCUA) issued Final Rules to rescind three chartering-related Interpretative Ruling and Policy Statements because it believes they are obsolete and duplicative of Appendix B to Part 701-Chartering and Field of Membership Manual, which is the official source of chartering policies and contains up-to-date iterations of the provisions originally introduced in the IRPSs. These rescissions do not change any requirements.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

NCUA: Insurance – RegAdvisor Alert

The National Credit Union Administration (NCUA) issued Final Rules to remove National Credit Union Share Insurance Fund requirements from 12 CFR part 741, which applies to all Federally insured credit unions, that it believes are overly burdensome and/or redundant.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

NCUA: Obligations – RegAdvisor Alert

The National Credit Union Administration (NCUA) issued a Final Rule to simplify regulations governing the purchase, sale, and pledge of eligible obligations by removing the prescriptive lists of items required in a Federal credit union's (FCU's) related written policies, as well as the detailed requirements regarding conflicts of interest (COI) and compensation. FCUs are still required to maintain written policies and comply with broader existing COI provisions. Conforming, technical amendments were also implemented.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

NCUA: Service Contracts – **RegAdvisor Alert**

The National Credit Union Administration (NCUA) issued a Final Rule to remove written service contract requirements but continues to expect Federal credit unions to adhere to standard business practices and maintain safe and sound practices regarding third-party contracts, including that all contracts should be written. The Final Rule also relocates related provisions.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

NCUA: Vehicle Loan Servicing – RegAdvisor Alert

The National Credit Union Administration (NCUA) issued a Final Rule to remove regulations regarding third-party servicing of indirect vehicle loans to provide credit unions with more flexibility, although each credit union's Board of Directors will continue to be responsible for developing policies and procedures that protect the safety and soundness of the credit union and ensure that indirect vehicle loan purchases serviced by third parties appropriately reflect the credit union's size and transaction complexity. The NCUA will continue to monitor credit unions through the examination process.

Effective 9/8/2026

Mandatory compliance 9/8/2026

FINAL RULE

OTHER

Bank Agencies: Exam Cycle Asset Threshold – RegAdvisor Alert

The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation (collectively: Agencies) issued a Joint Interim Final Rule and Request for Comments to implement provisions of the 21st Century Road to Housing Act that increase the total asset threshold for certain supervised institutions to qualify for extended exam cycles, and to solicit related feedback.

Effective 9/14/2026

Mandatory compliance 9/14/2026

Comments due 10/14/2026

FINAL RULE

OTHER

FRB: Regulation A: Extensions of Credit by FRBanks – September 2026 – **RegAdvisor Alert**

Effective September 17, 2026, the Board of Governors of the Federal Reserve (FRB) issued a Final Rule to increase the rate for primary credit at each Federal Reserve Bank by 25 basis points, from 3.75% to 4%. As a result, the secondary credit rate increased from 4.25% to 4.5%.

Effective 9/30/2026

Mandatory compliance 9/30/2026

FINAL RULE

OTHER

FRB: Regulation D: Interest Paid on FRB Balances – September 2026 – **RegAdvisor Alert**

Effective September 17, 2026, the Board of Governors of the Federal Reserve (FRB) issued a Final Rule to increase the interest rate paid on balances maintained at Federal Reserve Banks by or on behalf of eligible institutions. The rate increased by 0.25% to 3.9%.

Effective 9/30/2026

Mandatory compliance 9/30/2026

FINAL RULE

OTHER

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 10/1/2026

Mandatory compliance 10/1/2026

PROPOSED RULE

OTHER

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

PROPOSED RULE

OTHER

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

PROPOSED RULE

OTHER

FDIC: Assessments – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule that would amend its assessment regulations by: updating the asset threshold used to define small and large institutions; decreasing initial base deposit insurance assessment rate schedules; providing a downward resolution readiness adjustment to assessment rates for large and highly complex institutions; and removing obsolete provisions.

Comments due 8/31/2026

PROPOSED RULE

OTHER

FDIC: Information Disclosure – **RegAdvisor Alert**

The Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule that would update, clarify, and supplement the FDIC's regulations regarding the disclosure of confidential information by the FDIC and others.

Comments due 8/31/2026

PROPOSED RULE

OTHER

FDIC: Information Disclosure – Comment Period Extended **RegAdvisor Alert**

The Federal Deposit Insurance Corporation (FDIC) is extending the comment period for its Information Disclosure Proposed Rule from August 31, 2026, to October 5, 2026.

Comments due 10/5/2026

PROPOSED RULE

OTHER

FRB: Mutual Holding Companies – **RegAdvisor Alert**

The Federal Reserve Board (FRB) issued a Proposed Rule that would amend Regulation MM, Mutual Holding Companies (MHCs), to eliminate certain dividend waiver requirements and the Federal charter requirement for subsidiary holding companies, reduce conversion burden, and revise/clarify certain post-conversion restrictions/other provisions. Note that Regulation MM applies to thrift MHCs, not to bank MHCs. The FRB would also amend 12 CFR part 217, the capital rule, to clarify that certain mutual capital instruments qualify as regulatory capital and codify model term sheets for mutual capital certificates.

Comments due 10/5/2026

PROPOSED RULE

OTHER

OCC: Information Disclosure – RegAdvisor Alert

The Office of the Comptroller of the Currency (OCC) issued a Proposed Rule that would implement structural and substantive changes to its regulations governing OCC information disclosure, including permitting disclosure without OCC approval in certain circumstances.

Comments due 10/5/2026

OTHER ITEMS

OTHER

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 6/30/2026

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 7/2/2026

OTHER ITEMS

OTHER

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 7/9/2026

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 7/10/2026

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 7/17/2026

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 7/22/2026

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 7/22/2026

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 7/27/2026

FCA: The Director's Role Guide – [RegAdvisor Alert](#)

The Farm Credit Administration (FCA) updated The Director's Role (Guide) to provide directors at Farm Credit System banks and associations with guidance and information related to their duties, responsibilities, relationships, and liabilities.

Effective 7/30/2026

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

The Federal Deposit Insurance Corporation (FDIC) issued FIL-47-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Michigan affected by severe storms, tornadoes, and flooding (severe weather).

Effective 8/4/2026

OTHER ITEMS

OTHER

FDIC: Office of Supervisory Appeals – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) issued FIL-46-2026 to announce that the Office of Supervisory Appeals (Office) is now fully operational and that the amended Guidelines for Appeals of Material Supervisory Determinations implementing the Office are effective as of August 4, 2026.

Effective 8/4/2026

FDIC: Deposit Insurance Applications – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) issued FIL-48-2026 to announce the new two-phase process it will use to review new Federal deposit insurance applications to act timely on applications to meet communities' credit, deposit, and other financial services needs.

Effective 8/16/2026

OTHER ITEMS

OTHER

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

The Federal Deposit Insurance Corporation (FDIC) issued FIL-49-2026 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 Tropical Storm Arthur (severe weather).

Effective 8/17/2026

FDIC: Guidance on Helping Victims of Severe Weather in West Virginia – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) issued FIL-50-2026 to provide guidance on a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of West Virginia affected by severe storms (severe weather).

Effective 8/17/2026

OTHER ITEMS

OTHER

FDIC: Guidance on Helping Victims of Severe Weather in the Northern Mariana Islands – RegAdvisor Alert

The Federal Deposit Insurance Corporation (FDIC) issued FIL-54-2026 to provide guidance on the steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of the Northern Mariana Islands affected by Super Typhoon Bavi.

Effective 8/28/2026

FDIC: Applications Procedures Manual – Updated 9/2026 – RegAdvisor Alert

The Federal Deposit Insurance Corporation (FDIC) announced via email that it updated its Applications Procedures Manual. No new requirements are imposed.

Effective 9/9/2026

OTHER ITEMS

OTHER

Bank Agencies: Statement on Community Bank Core Providers – [RegAdvisor Alert](#)

The Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively: the Agencies) issued a Joint Statement on Community Bank's Engagement with Core Service Providers to clarify the Agencies' risk-based supervision of third parties that provide critical systems applications and infrastructure to community banking organizations.

Effective 9/11/2026

FCA: Annual Meeting Information Statements – [RegAdvisor Alert](#)

The Farm Credit Administration (FCA) issued an Informational Memorandum to provide Farm Credit System institutions with updated guidance on issuing annual meeting information statements to shareholders.

Effective 9/14/2026

OTHER ITEMS

OTHER

FTC: 2026 CMP Adjustments – [RegAdvisor Alert](#)

The Federal Trade Commission (FTC) issued a Notice to announce that its civil monetary penalty (CMP) amounts will remain unchanged during 2026.

Effective 9/15/2026

FDIC: Supervisory Recommendations Board Statement – Rescission – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) issued FIL-61-2026 to announce that it has rescinded its 2016 Board Statement on Development and Communication of Supervisory Recommendations.

Effective 9/17/2026

FDIC: Applications Procedures Manual – September 2026 – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) announced via email that it revised the Golden Parachute and Indemnification Payments section of its Applications Procedures Manual. No new requirements were introduced.

Effective 9/24/2026

FDIC: Consumer Compliance Exam Manual – September 2026 – [RegAdvisor Alert](#)

The Federal Deposit Insurance Corporation (FDIC) announced via email that it revised the Appeals chapter of its Consumer Compliance Examination Manual. No new requirements were introduced.

Effective 9/24/2026

RegAdvisor Pro Update

Related RegControls & Support Center Articles - Other

Issuance	RegControls / Support Center Articles
FDIC: Guidance on Helping Victims of Severe Weather in Montana FDIC: Guidance on Helping Victims of Severe Weather in Arizona FDIC: Guidance on Helping Victims of Severe Weather in Louisiana FDIC: Guidance on Helping Victims of Severe Weather in Mississippi (7/22/2026) FDIC: Guidance on Helping Victims of Severe Weather in Wisconsin FDIC: Guidance on Helping Victims of Severe Weather in Michigan FDIC: Guidance on Helping Victims of Severe Weather in Mississippi (8/17/2026) FDIC: Guidance on Helping Victims of Severe Weather in West Virginia FDIC: Guidance on Helping Victims of Severe Weather in the Northern Mariana Islands	• Determine Community Development Loan Status • Determine Community Development Investment Status

RegAdvisor Alert and Support Center article links are provided for client reference.