MITRATECH | GOVERNANCE, RISK & COMPLIANCE

Compliance & Risk Monthly Newsletter

October 2026

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MITRATECH | Continuity

Contents

- Focus of the Month
- Regulatory Updates
- Compliance Calendar
- Recommended Actions
- Mitratech News

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Focus of the Month

FSB: AI Adoption - RegAdvisor Alert

- The Financial Stability Board (FSB) released its report on Sound Practices for Responsible Adoption of AI to identify 12 sound practices to help financial institutions benefit from AI while managing its risks, including: strategic direction/oversight; governance/accountability; organizational adaptability; materiality/risk assessment; model selection; data governance; explainability/transparency; performance management; human oversight; cyber/information and community technology management; and third-party AI risk management.

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Regulatory Updates - October 2026

13 RegAdvisor Alerts Published

- 2 Final Rule Alerts
- 2 Action Alerts
- 5 Proposed Rule Alerts
- 4 Info Alerts
- 94% compression rate (580 pages compressed to 33 pages)

24 State Alerts issued

3 Enforcement Action Alerts issued. None involved an individual. Total fines of $1.56 billion.

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

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Regulatory Updates 1/1 - 10/31/2026

267 RegAdvisor Alerts Published

- 54 Final Rule Alerts
- 35 Action Alerts
- 84 Proposed Rule Alerts
- 94 Info Alerts
- 94% compression rate (7389 pages compressed to 423 pages)

185 State Alerts issued

58 Enforcement Action Alerts issued, 18 involved individuals.
Total fines of $2.26 billion.

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

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Regulatory Updates – Final Rules

OFAC: Cuban Sanctions & Assets Control Regulations – RegAdvisor Alert

- The Office of Foreign Assets Control (OFAC) issued a Final Rule to implement Executive Order 14404 through new Cuba Sanctions Regulations, and a Final Rule to amend its Cuban Assets Control Regulations to prohibit indirect financial transactions with entities/subentities on the Cuba Restricted List and remove the U-Turn and certain account authorizations. A related OFAC Alert and new and amended FAQs were also issued.
- *Effective Date: 9/30/2026*
- *Mandatory Compliance: 9/30/2026*

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Regulatory Updates – Final Rules

OFAC: Iranian Transactions and Sanctions Regulations – Amended – RegAdvisor Alert

- The Office of Foreign Assets Control (OFAC) issued a Final Rule to amend its Iranian Transactions and Sanctions Regulations to implement the blocking provisions of, and incorporate 2 exemptions from, Executive Order 13902, and revise an existing exemption and definition. OFAC also issued an accompanying Alert and updated related FAQs 156 and 831.
- *Effective Date: 9/30/2026*
- *Mandatory Compliance: 9/30/2026*

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Regulatory Updates – Action Alerts

FinCEN Alert: A7 Network - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN) issued FIN-2026-Alert007 to urge financial institutions to be vigilant in detecting, identifying, and reporting suspicious activity involving the A7 Network, a global sanctions evasion and money laundering service with ties to Russia that is used by a wide range of illicit actors, including Iran and its terrorist proxies.
- *Effective Date: 10/1/2026*

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Regulatory Updates – Action Alerts

FinCEN Alert: Iranian Religious Charity Networks - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN) issued FIN-2026-Alert008 to assist financial institutions in identifying and reporting potential Iranian abuse of religious charity networks, including diversion of religious tithes.
- *Effective Date: 10/15/2026*

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Regulatory Updates – Proposed Rules

OCC & FDIC: Community Reinvestment Act - RegAdvisor Alert

- The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) issued a Proposed Rule that would amend their regulations that implement the Community Reinvestment Act.
- *Comments Due 10/13/2026*

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Regulatory Updates – Proposed Rules

Nacha: Banking Day - RegAdvisor Alert

- The National Automated Clearing House Association (Nacha) issued a Proposed Rule to redefine banking day and clarify the effect of a participating DFI being closed on a banking day.
- *Comments Due 10/23/2026*

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Regulatory Updates – Proposed Rules

FRB: Regulation O: Loans to Insiders - Comment Period Extended - RegAdvisor Alert

- The Federal Reserve Board (FRB) is extending the comment period for its Regulation O: Loans to Insiders Proposed Rule from October 5, 2026, to November 4, 2026, to provide interested parties additional time to analyze the request and prepare comments.
- *Comments Due 11/4/2026*

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Regulatory Updates – Proposed Rules

FDIC: Regulation O: Loans to Insiders - Comment Period Extended - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) is extending the comment period for its Regulation O: Loans to Insiders Proposed Rule from October 5, 2026, to November 4, 2026, to provide interested parties additional time to analyze the request and prepare comments.
- *Comments Due 11/4/2026*

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Regulatory Updates – Proposed Rules

FinCEN: A7 Network - Special Measure - RegAdvisor Alert

- The Financial Crimes Enforcement Network (FinCEN) issued a Proposed Rule that would find transactions involving any company outside the U.S. that is controlled by the A7 Network (Sub-Agents) to be a class of transactions of primary money laundering concern in connection with Russian illicit finance and would prohibit covered financial institutions from engaging in transmittals of funds involving Sub-Agents. FinCEN also issued an accompanying Alert, and the Office of Foreign Assets Control concurrently sanctioned the A7 Network as a significant transnational criminal organization.
- *Comments Due 11/4/2026*

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Regulatory Updates – Info Alerts

OCC Exam Manual: Concentrations of Credit - RegAdvisor Alert

- The Office of the Comptroller of the Currency (OCC) issued OCC Bulletin 2026-49 to announce that it issued version 3.0 of the Concentrations of Credit booklet (Booklet) of the Comptroller's Handbook. The Booklet informs and educates examiners about concentrations of credit in banks of all sizes, with emphasis on ranges of practices for varying sizes, complexities, and risk profiles.
- *Effective Date: 9/30/2026*

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Regulatory Updates – Info Alerts

FDIC: 9/2026 Call Report Instructions - RegAdvisor Alert

- The Federal Deposit Insurance Corporation (FDIC) issued FIL-62-2026 to provide FDIC-insured institutions with instructions and guidance for filing the September 30, 2026, Call Report, which must be submitted by October 30, 2026, except for certain institutions with foreign offices, which have 5 additional calendar days (November 4, 2026).
- *Effective Date: 9/30/2026*

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Regulatory Updates – Info Alerts

FSB: AI Adoption - RegAdvisor Alert

- The Financial Stability Board (FSB) released its report on Sound Practices for Responsible Adoption of AI to identify 12 sound practices to help financial institutions benefit from AI while managing its risks.
- *Date Issued: 10/15/2026*

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Regulatory Updates – Info Alerts

FCA Updates Exam Manual – October 2026 - RegAdvisor Alert

- The Farm Credit Administration (FCA) updated the Earnings Management, Liquidity Management, Interest Rate Risk Management, and Derivatives sections of its Examination Manual.
- *Effective Date: 10/20/2026*

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Final Rules in “Processing” Stage

FCC: Robocalls and Robotexts

- The Federal Communications Commission (FCC) issued a Final Rule to ensure that consumers are able to revoke consent for robocalls/robotexts they no longer wish to receive and continue to receive those they still want.
- *Issued: 10/26/2026*
- *Effective Date: 11/25/2026*
- *Mandatory Compliance: 11/25/2026*
- *Published 11/3/2026 (after initial Newsletter creation)*

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Final Rules in “Processing” Stage

OCC: Stablecoins

- The Office of the Comptroller of the Currency (OCC) issued a Final Rule to implement the GENIUS Act regarding the issuance of payment stablecoins and certain related activities by entities subject to OCC jurisdiction.
- *Issued: 10/23/2026*
- *Effective Date: 1/18/2027*
- *Mandatory Compliance: 1/18/2027*

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Proposed Rules in “Processing” Stage

Proposed Rule	Comments Due
Interagency: Third Party Risk Management Guidance	11/16/2026
FRB: Third Party Risk Management Guidance - Community Banks	11/16/2026
Nacha: Secure Electronic Channels for Exception Processing - RFI	11/20/2026
FDIC: Bank Merger Transactions	11/23/2026

Note that Proposed Rule Alerts are issued no later than 7 calendar days prior to the Comments Due Date. See this Support Center article for a complete description of our SLAs.

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Proposed Rules in “Processing” Stage

Proposed Rule	Comments Due
FDIC: State Bank Parity	11/23/2026
FCC: Robocalls and Robotexts	11/25/2026
FRB: GENIUS Act	11/30/2026
FRB: PPSI Application Procedures	11/30/2026

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Proposed Rules in “Processing” Stage

Proposed Rule	Comments Due
FTC: Impersonation of Government and Businesses	11/30/2026
Nacha: First-Party Fraud - RFI/RFC	12/11/2026
NCUA: Central Liquidity Facility	12/14/2026
NCUA: Fidelity Bond & Insurance Coverage	12/14/2026

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Proposed Rules in “Processing” Stage

Proposed Rule	Comments Due
NCUA: FCU Powers	12/14/2026
NCUA: Nonconforming Investment Special Reserve	12/21/2026
NCUA: Conversion to a State-Chartered CU	12/21/2026
NCUA: Member/Shareholder Notification	12/21/2026

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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 “Follow” button.

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Important Dates – 10/2026

The following Final Rule became effective in October 2026.

Final Rule	Effective Date
FTC: 2026 DNC Registry Fees	10/1/2026

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Important Dates – 11/2026

The following Final Rule will become effective in November 2026.

Final Rule	Effective Date
OCC & FDIC: Unsafe and Unsound Practices, MRAs	11/2/2026

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Recommended Actions

Regulatory Briefings

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Recommended Actions

RegAdvisor Pro Briefings

- **Q3 2026 RegAdvisor Pro Briefing** - presentation deck available in the Support Center and in the ToDo “Review RegAdvisor Briefing”.
- **Q4 2026 RegAdvisor Pro Briefing** - the presentation will be available on demand no later than January 15th. We will announce availability on the platform.

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Mitratech News

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What's New in Mitratech GRC

Register for the Webinar

Nov 4 • 10:00am ET / 3:00pm GMT

Thought Leadership

What Is a Unified Third-Party Control Framework, and Why Do You Need One?

GRC Strategic Advisory

As a Mitratech GRC customer, you have access to a free Strategic Advisory session with practitioners who can provide real insights and guidance on program maturity, regulatory readiness, and next steps, tailored to where your organization actually stands. **Request a Strategic Advisory Session**



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