Subject/Link to RegAlert	Issuing Agency	Issuance Type	Effective	Mandatory Compliance	Comments Due	Implementing Regulation
Nacha: New Return Reason Code	Nacha	Final Rule	3/17/2028	3/17/2028		N/A
Nacha: Increased Same Day ACH Limit	Nacha	Final Rule	9/17/2027	9/17/2027		N/A
Nacha: International ACH Transactions	Nacha	Final Rule	3/19/2027	3/19/2027		N/A
FCC: Robocalls and Robotexts - Effective Date Delayed	FCC	Final Rule	1/31/2027	1/31/2027		47 CFR 64
FDIC: Official Sign and Advertising Requirements - Compliance Date Extended	FDIC	Final Rule		1/1/2027		12 CFR 328
Nacha: ACH Accepted Characters	Nacha	Final Rule	1/1/2027	1/1/2027		N/A
Nacha: IAT Contact Registration	Nacha	Final Rule	1/1/2027	1/1/2027		N/A
NCUA: Share Insurance Rules	NCUA	Final Rule	12/1/2026	12/1/2026		12 CFR 745
FCC: Robocalls and Robotexts	FCC	Final Rule	11/25/2026	11/25/2026		47 CFR 64
FRB: TPRM Guidance - Community Banks	FRB	Proposed Rule			11/16/2026	N/A
FinCEN: A7 Network - Special Measure	FinCEN	Proposed Rule			11/4/2026	31 CFR 1010
FRB: Regulation O: Loans to Insiders - Comment Period Extended	FRB	Proposed Rule			11/4/2026	12 CFR 215
FDIC: Regulation O: Loans to Insiders - Comment Period Extended	NCUA	Proposed Rule			11/4/2026	12 CFR 337
OCC & FDIC: Unsafe and Unsound Practices, MRAs	OCC, FDIC	Final Rule	11/2/2026	11/2/2026		12 CFR 4, 305
Nacha: Banking Day	Nacha	Proposed Rule			10/23/2026	N/A
OCC & FDIC: Community Reinvestment Act	OCC, FDIC	Proposed Rule			10/13/2026	12 CFR 5, 24, 25, 35, 346, 346
FRB: Mutual Holding Companies	FRB	Proposed Rule			10/5/2026	12 CFR 217, 239
FRB: Regulation O: Loans to Insiders	FRB	Proposed Rule			EXTENDED TO: 11/4/2026	12 CFR 215, 225
FDIC: Regulation O: Loans to Insiders	FDIC	Proposed Rule			EXTENDED TO: 11/4/2026	12 CFR 337
OCC: Information Disclosure	OCC	Proposed Rule			10/5/2026	12 CFR 4, 5, 7, 21, 163

FDIC: Information Disclosure - Comment Period Extended	FDIC	Proposed Rule			10/5/2026	12 CFR 303, 306, 309, 327, 337
FDIC: Information Disclosure	FDIC	Proposed Rule			UPDATED: 10/5/2025	12 CFR 303, 306, 309, 327, 337
FTC: 2026 DNC Registry Fees	FTC	Final Rule	10/1/2026	10/1/2026		16 CFR 310
OCC: Violations & MRAs	OCC	Proposed Rule			10/1/2026	12 CFR 4
FinCEN: Banque Misr UAE - Special Measure	FinCEN	Proposed Rule			10/1/2026	31 CFR 1010
OFAC: Cuban Sanctions & Assets Control Regulations	OFAC	Final Rule	9/30/2026	9/30/2026		31 CFR 515, 516
OFAC: Iranian Transactions and Sanctions Regulations - Amended	OFAC	Final Rule	9/30/2026	9/30/2026		31 CFR 560
FRB: Regulation A: Extensions of Credit by FRBanks - September 2026	FRB	Final Rule	9/30/2026	9/30/2026		12 CFR 201
FRB: Regulation D: Interest Paid on FRB Balances - September 2026	FRB	Final Rule	9/30/2026	9/30/2026		12 CFR 204
FDIC: Stablecoin AML/CFT & Sanctions (Reporting Form-related Comment Request)	FDIC	Proposed Rule			9/18/2026	12 CFR 350
Nacha: Funds Availability for Non-SDA Credits - Exception	Nacha	Final Rule	9/18/2026	9/18/2026		N/A
Nacha: Funds Availability for Non-SDA Credits	Nacha	Final Rule	9/18/2026	9/18/2026		N/A
Nacha: IAT Entry Definition	Nacha	Final Rule	9/18/2026	9/18/2026		N/A
Bank Agencies: Exam Cycle Asset Threshold	OCC, FRB, FDIC	Final Rule	9/14/2026	9/14/2026	10/14/2026	12 CFR 4, 208, 211, 337, 347
NCUA: Chartering - Rescissions	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701
NCUA: Chartering & Field of Membership - Rescission	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701
NCUA: Insurance	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 741
NCUA: Limits on Loans to Other Credit Unions	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701
NCUA: Obligations	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701, 746
NCUA: Service Contracts	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701, 721
NCUA: Suretyship & Guaranty	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701

NCUA: Vehicle Loan Servicing	NCUA	Final Rule	9/8/2026	9/8/2026		12 CFR 701, 741, 746
FRB: AML/CFT Programs	FRB	Proposed Rule			9/8/2026	12 CFR 208
FinCEN: Southwest U.S. Border GTO - Modified & Reissued	FinCEN	Action Alert	9/3/2026	9/3/2026		31 CFR 1010
FDIC: Reciprocal & Brokered Deposits	FDIC	Final Rule	9/1/2026	9/1/2026		12 CFR 337
FDIC: Assessments	FDIC	Proposed Rule			8/31/2026	12 CFR 327
FDIC: Resolution Submissions	FDIC	Proposed Rule			8/31/2026	12 CFR 360
OFAC: Iranian Transactions and Sanctions Regulations	OFAC	Final Rule	8/24/2026	8/24/2026		31 CFR 560
FCA: Loan Performance Categories and Financial Reporting - Effective Date	FCA	Final Rule	8/24/2026	8/24/2026		12 CFR 621
FCA: Loan Performance Categories and Financial Reporting	FCA	Final Rule	UPDATED: 8/24/2026	UPDATED: 8/24/2026		12 CFR 621
Agencies: Stablecoin CIP	FinCEN, OCC, FRB, FDIC, NCUA	Proposed Rule			8/21/2026	31 CFR 1033
FFIEC: CAMELS Rating System	FFIEC	Proposed Rule			8/17/2026	N/A
FinCEN: BOI Reporting Requirements	FinCEN	Final Rule	8/14/2026	8/14/2026		31 CFR 1010
FinCEN: MN GTO - Renewed	FinCEN	Action Alert	8/11/2026	8/11/2026		31 CFR 1010
CFPB: Mortgage Disclosures - RFI	CFPB	Proposed Rule			8/10/2026	12 CFR 1024, 1026
FDIC: Stablecoin AML/CFT & Sanctions (PPSI Proposed Rule)	FDIC	Proposed Rule			8/4/2026	12 CFR 350
FTC: AI Accuracy Suppression Policy Statement	FTC	Proposed Rule			7/31/2026	15 USC § 45
OFAC: Legal Services Payment Authorizations & Updated Contact Information	OFAC	Final Rule	7/27/2026	7/27/2026		31 CFR various
NCUA: Reputation Risk - Prohibition	NCUA	Final Rule	7/27/2026	7/27/2026		12 CFR 702, 791
FRB: Payment Accounts	FRB	Proposed Rule			7/27/2026	12 CFR 201, 204
FinCEN: Huione Group - Special Measure - Amended	FinCEN	Proposed Rule			7/27/2026	31 CFR 1010
Nacha: ACH Contact Registry	Nacha	Final Rule	7/24/2026	7/24/2026		N/A

OCC: Stablecoin AML/CFT & Sanctions	OCC	Proposed Rule			7/24/2026	12 CFR 4, 15, 19
CFPB: ECOA/Regulation B	CFPB	Final Rule	7/21/2026	7/21/2026		12 CFR 1002
NCUA: Stablecoin Standards Implementation	NCUA	Proposed Rule			7/17/2026	12 CFR 702, 704, 706, 745, 747
NCUA: Record Retention	NCUA	Final Rule	7/16/2026	7/16/2026		12 CFR 703, 749
2026 Housing Act: FCU Board Meetings	Congress	Final Rule	7/11/2026	7/11/2026		N/A
2026 Housing Act: FDIC-Insured Bank Custodial and Brokered Accounts	Congress	Final Rule	7/11/2026	7/11/2026		N/A
2026 Housing Act: FDIC-Insured Bank Exam Cycle Asset Thresholds	Congress	Final Rule	7/11/2026	7/11/2026		N/A
NCUA: Board Member Reimbursement	NCUA	Final Rule	7/9/2026	7/9/2026		12 CFR 701
NCUA: Depository Institution Management Interlocks Act Thresholds	NCUA	Proposed Rule			7/6/2026	12 CFR 711
NCUA: Share Insurance - Technical Amendments	NCUA	Proposed Rule			7/6/2026	12 CFR 701, 713, 741
CFPB: Small Business Lending Data Collection & Reporting Rule - Compliance Dates Extended (REPLACED)	CFPB	Final Rule	REPLACED	REPLACED		12 CFR 1002
Bank Agencies: Regulatory Capital Rule: CBLR Framework - Revisions	FDIC, FRB, OCC	Final Rule	7/1/2026	7/1/2026		12 CFR 3, 217, 324
CFPB: Small Business Lending Data Collection & Reporting Rule	CFPB	Final Rule	6/30/2026	1/1/2028		12 CFR 1002
NCUA: FCU Non-Interest Charges & Fees - Preemption	NCUA	Final Rule	6/30/2026	6/30/2026	7/9/2026	12 CFR 701
OCC: National Bank Non-Interest Charges & Fees	OCC	Final Rule	6/30/2026	6/30/2026	5/29/2026	12 CFR 7
FRB: Mutual Banking Organizations Capital Instruments	FRB	Info Alert			6/30/2026	N/A
Nacha: Return Timeframes & Banking Day - RFIs	Nacha	Proposed Rule			6/26/2026	N/A
NCUA: Data Collection - RFI	NCUA	Proposed Rule			6/23/2026	N/A

NCUA: Bank Conversions & Mergers	NCUA	Proposed Rule			6/22/2026	12 CFR 708
FCA: Assessments	FCA	Proposed Rule			6/22/2026	12 CFR 607
OCC: Escrow Account Interest & Preemptions	OCC	Final Rule	6/18/2026	6/18/2026		12 CFR 34, 160
Bank Agencies: Regulatory Capital Category I & II	FDIC, FRB, OCC				6/18/2026	12 CFR 3, 6, 32, 208, 217, 225, 238, 252, 324
Bank Agencies: Regulatory Capital & Risk-Weighted Assets	FDIC, FRB, OCC				6/18/2026	12 CFR 3, 217, 238, 252, 324
Nacha: ACH Contact Registry	Nacha	Proposed Rule			6/12/2026	N/A
OCC & FDIC: Reputation Risk	OCC, FDIC	Final Rule	6/9/2026	6/9/2026		12 CFR 1, 4, 30, 302, 364
FinCEN & OFAC: Stablecoin AML/CFT & Sanctions	FinCEN, OFAC	Proposed Rule			6/9/2026	31 CFR 502,1010, 1033
FDIC: Stablecoin - GENIUS Act Implementation	FDIC	Proposed Rule			6/9/2026	12 CFR 324, 330, 350
FRB: FedNow Intermediaries	FRB	Proposed Rule			6/9/2026	12 CFR 210
Agencies & FinCEN: AML/CFT	OCC, FDIC, NCUA, FinCEN	Proposed Rule			6/9/2026	12 CFR 21, 326, 748
NCUA: Field of Membership - Common Bond FCUs	NCUA	Proposed Rule			6/8/2026	12 CFR 701
NCUA: EGRPRA Request for Comments	NCUA	Proposed Rule			6/1/2026	N/A
FinCEN: Whistleblower Incentives & Protections	FinCEN	Proposed Rule			6/1/2026	31 CFR 1010
OCC: Non-Discrimination & Risk Retention Rescissions	OCC	Proposed Rule			5/27/2026	12 CFR 24, 43, 128
NCUA: Vehicle Loan Servicing	NCUA	Proposed Rule			5/26/2026	12 CFR 701, 741, 746
FDIC: Stablecoin Issuance - Comment Period Extended	FDIC	Proposed Rule			5/18/2026	12 CFR 303
NCUA: Record Retention	NCUA	Proposed Rule			5/11/2026	12 CFR 703, 749
OCC: Stablecoins	OCC	Proposed Rule			5/1/2026	12 CFR 3, 6, 8, 15, 19

FCA: Permanent Capital	FCA	Proposed Rule			4/28/2026	12 CFR 607, 611, 613, 614, 615, 620, 627, 628, 630
FRB: Reputation Risk & Debanking	FRB	Proposed Rule			4/27/2026	12 CFR 262
NCUA: Board Member Training	NCUA	Proposed Rule			4/27/2026	12 CFR 701
NCUA: Statutory Liens	NCUA	Proposed Rule			4/27/2026	12 CFR 701
NCUA: Service Contracts	NCUA	Proposed Rule			4/27/2026	12 CFR 701
NCUA: Obligations	NCUA	Proposed Rule			4/27/2026	12 CFR 701, 746
NCUA: Compensation	NCUA	Proposed Rule			4/27/2026	12 CFR 701
NCUA: Interest Refunds	NCUA	Proposed Rule			4/27/2026	12 CFR 701
FTC: COPPA	FTC	Final Rule	6/23/2025	Relevant provisions: 4/22/2026		16 CFR 312
FDIC: Deposit Insurance Coverage - Clarification	FDIC	Final Rule	4/22/2026	4/22/2026		12 CFR 330
OCC: Appeals	OCC	Proposed Rule			4/20/2026	12 CFR 4
NCUA: Stablecoin Issuance	NCUA	Proposed Rule			4/13/2026	12 CFR 706
FTC: Negative Option Rule	FTC	Proposed Rule			4/13/2026	16 CFR 425
NCUA: Chartering & Field of Membership - Rescission	NCUA	Proposed Rule			4/13/2026	12 CFR 701
NCUA: Conversions & Mergers	NCUA	Proposed Rule			4/13/2026	12 CFR 708
FCC: Robocalls and Robotexts - Effective Date Delayed	FCC	Final Rule	DELAYED AGAIN: § 64.1200(a)(10): 1/31/2027	DELAYED AGAIN: § 64.1200(a)(10): 1/31/2027		47 CFR 64
OCC: Community Bank Licensing	OCC	Final Rule	4/3/2026	4/3/2026		12 CFR 5
OCC: Fair Housing Home Loan Data System - Rescission	OCC	Final Rule	4/3/2026	4/3/2026		12 CFR 27
FinCEN: MBaer - Special Measure	FinCEN	Proposed Rule			4/1/2026	31 CFR 1010
OCC: National Bank Chartering	OCC	Final Rule	4/1/2026			12 CFR 5
NCUA: Insurance	NCUA	Proposed Rule			3/30/2026	12 CFR 741
NCUA: Public Unit and Nonmember Shares	NCUA	Proposed Rule			3/30/2026	12 CFR 701

NCUA: Board Member Reimbursement	NCUA	Proposed Rule			3/27/2026	12 CFR 701
FCA: Business Planning	FCA	Final Rule	3/23/2026	3/23/2026		12 CFR 618
Nacha: Fraud Monitoring	Nacha	Final Rule	Phase 1: 3/20/2026 Phase 2: 6/19/2026	Phase 1: 3/20/2026 Phase 2: 6/19/2026		N/A
Nacha: Company Entry Descriptions	Nacha	Info Alert	3/20/2026	3/20/2026		N/A
FRB: Rules of Procedure - Correction	FRB	Final Rule	3/20/2026	3/20/2026		12 CFR 262
Court Order: FinCEN: Residential Real Estate Transfers Reporting Rule - Vacated	Court, FinCEN	Info Alert	3/19/2026			31 CFR 1031
NCUA: Nondiscrimination - Rescission	NCUA	Proposed Rule			3/16/2026	12 CFR 701
NCUA: Chartering - Rescissions	NCUA	Proposed Rule			3/16/2026	12 CFR 701, 704
FRB: Check Services - RFI	FRB	Proposed Rule			3/9/2026	N/A
FinCEN: Southwest U.S. Border GTO - Modified & Reissued	FinCEN	Action Alert	3/7/2026	3/7/2026		31 CFR 1010
Homebuyers Privacy Protection Act	Congress	Final Rule	3/4/2026	3/4/2026		N/A
FDIC: Official Sign and Advertising Requirements	FDIC	Final Rule	3/2/2026	4/1/2027		12 CFR 328
OCC: Heightened Standards	OCC	Proposed Rule			3/2/2026	12 CFR 30
CFPB: Residential PACE Financing (Regulation Z)	CFPB	Final Rule	3/1/2026	3/1/2026		12 CFR 1026
FinCEN: Residential Real Estate Transfers Reporting Rule VACATED	FinCEN	Final Rule	VACATED	VACATED		31 CFR Chap. X
NCUA: Limits on Loans to Other Credit Unions	NCUA	Proposed Rule			2/27/2026	12 CFR 701
NCUA: Catastrophic Act Reporting	NCUA	Proposed Rule			2/27/2026	12 CFR 748
NCUA: Suretyship & Guaranty	NCUA	Proposed Rule			2/27/2026	12 CFR 701
NCUA: Advertising Insured Status	NCUA	Proposed Rule			2/27/2026	12 CFR 740
FinCEN: MN GTO - Exemptive Relief	FinCEN	Action Alert	2/27/2026			31 CFR 1010
FDIC: Branch and Office Establishment and Relocation	FDIC	Final Rule	2/27/2026	2/27/2026		12 CFR 303, 345
FCA: Technical Amendments	FCA	Final Rule	2/25/2026			12 CFR 611, 614, 620, 626, 628, 630

OCC: CRA Strategic Plan Process	OCC	Proposed Rule			2/20/2026	12 CFR 25
FDIC: Stablecoin Issuance	FDIC	Proposed Rule			DELAYED TO: 5/18/2026	12 CFR 303
FinCEN: Customer Due Diligence - Exceptive Relief	FinCEN	Action Alert	2/13/2026			N/A
FTC: Click to Cancel	FTC	Final Rule	2/12/2026	2/12/2026		12 CFR 425
FinCEN: MN GTO	FinCEN	Action Alert	2/12/2026 - 8/10/2026	2/12/2026 - 8/10/2026		31 CFR 1010
OCC: National Bank Chartering	OCC	Proposed Rule			2/11/2026	12 CFR 5
NCUA: Supervisory Committee Audits	NCUA	Proposed Rule			2/9/2026	12 CFR 715
NCUA: Corporate Credit Unions	NCUA	Proposed Rule			2/9/2026	12 CFR 704
NCUA: Member Information and Notice	NCUA	Proposed Rule			2/9/2026	12 CFR 748
FRB: "Skinny" Payment Account Prototype - RFI	FRB	Proposed Rule			2/6/2026	N/A
FCA: Loan Performance Categories and Financial Reporting	FCA	Proposed Rule			2/3/2026	12 CFR 621
Banking Agencies: Regulatory Capital Rule: CBLR Framework - Revisions	FDIC, FRB, OCC	Proposed Rule			1/30/2026	12 CFR 3, 217, 324
Bank Agencies: Call Report - RFI	FDIC, FRB, OCC	Proposed Rule			1/30/2026	N/A
OCC: RE Lending Escrow Accounts	OCC	Proposed Rule			1/29/2026	12 CFR 34, 160
OCC: State Interest-on-Escrow - Preemption	OCC	Proposed Rule			1/29/2026	12 CFR 34
OCC: Service Provider Engagement - RFI	OCC	Proposed Rule			1/27/2026	N/A
OCC: Licensing	OCC	Proposed Rule			1/20/2026	12 CFR 5
FTC: 2026 Clayton Act Thresholds	FTC	Info Alert	1/16/2026	1/16/2026		N/A
CFPB: 2026 Regulation Z HPML Escrow and QM Exemption Threshold	CFPB	Final Rule	1/7/2026	1/7/2026		12 CFR 1026
FDIC & FRB: 2026 CRA Asset Thresholds	FDIC, FRB	Final Rule	1/7/2026	1/7/2026		N/A
CFPB: 2026 HMDA Asset-Size Exemption Threshold	CFPB	Final Rule	1/7/2026	1/7/2026		12 CFR 1003

FDIC: Official Sign and Advertising Requirements - Compliance Date Extended	FDIC	Final Rule		EXTENDED TO: 1/1/2027		12 CFR 328
OCC: 2026 CRA Asset Thresholds	OCC	Final Rule	1/1/2026	1/1/2026		N/A
CFPB & FRB: 2026 Regulation M Threshold	CFPB, FRB	Final Rule	1/1/2026	1/1/2026		12 CFR 213, 1013
CFPB & FRB: 2026 Regulation Z Threshold	CFPB, FRB	Final Rule	1/1/2026	1/1/2026		12 CFR 226, 1026
CFPB: 2026 Regulation Z Thresholds for CARD Act, HOEPA, and QMs	CFPB	Final Rule	1/1/2026	1/1/2026		12 CFR 1026
Bank Agencies: 2026 HPML Appraisal Threshold	CFPB, OCC, FRB	Final Rule	1/1/2026	1/1/2026		12 CFR 34, 226, 1026
FDIC: Regulatory Thresholds	FDIC	Final Rule	1/1/2026	1/1/2026		12 CFR 303, 314, 335, 340, 347, 363, 380
OCC: 2026 Fees and Assessments Structure	OCC	Info Alert	1/1/2026			N/A
EFTA/Regulation E: Remittance Transfer Excise Tax	Congress	Action Alert	1/1/2026	1/1/2026		N/A
NCUA: Succession Planning	NCUA	Final Rule	1/1/2026	1/1/2026		12 CFR 701, 741
FCA: HVCRE Risk Weighting - Implementation Date Delayed	FCA	Final Rule	1/1/2025	1/1/2026		12 CFR 628
FRB: Reserve Requirements (Regulation D) - 2026 Indexing	FRB	Final Rule	12/24/2025	1/1/2026		12 CFR 204