NORTH DAKOTA BANKERS ASSOCIATION

REGULATORY REPORT

Regulatory information for members of the North Dakota Bankers Association.

Volume 26, Issue 10 *October 2026*

Agencies Expand Examination Cycle.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued an interim final rule to implement section 903 of the 21st Century ROAD to Housing Act. The interim final rule raises the asset threshold for certain supervised institutions with less than $6 billion in total assets to qualify for an 18-month on-site examination cycle. The interim final rule also makes parallel changes to the Agencies' regulations governing the on-site examination cycle for U.S. branches and agencies of foreign banks, consistent with the International Banking Act. The interim final rule is effective **09/04/2026**. Comments are due **10/14/2026**. The interim final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-14/pdf/2026-18766.pdf. *Federal Register*, Vol. 91, No. 176, 09/14/2026, 58009-58014.

Agencies Make Correction to Unsafe or Unsound Practices Rule.

The Federal Deposit Insurance Corporation (FDIC) and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) made a correction to the final rule published in the *Federal Register* **09/01/2026**, that defined the term "unsafe or unsound practice" for purposes of section 8 of the Federal Deposit Insurance Act and revised the supervisory framework for the issuance of matters requiring attention and other supervisory communications. The document contained an incorrect agency docket number for OCC. The correct document number is OCC-2025-0174. The final rule is effective **11/02/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19312.pdf. *Federal Register*, Vol. 91, No. 182, 09/27/2026, 59987.

Agencies Extend Comment Periods on Proposals Affecting Credit to Insiders.

- The Board of Governors of the Federal Reserve System (FRB) published in the *Federal Register* a proposed rule that would update Regulation O, FRB's rule governing loans by member banks to their insiders and insiders of their affiliates. The proposal provided for a comment period ending **10/05/2026**. FRB has extended the comment period to **11/04/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-07/pdf/2026-20509.pdf. *Federal Register*, Vol. 91, No. 193, 10/07/2026, 64121.

- The Federal Deposit Insurance Corporation (FDIC) issued a proposed rule to extend the comment period on the proposed rule titled, Extensions of Credit to Insiders, which was published in the *Federal Register* **08/06/2026**. FDIC has extended the comment period from **10/05/2026**, to **11/04/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-09/pdf/2026-20735.pdf. *Federal Register*, Vol. 91, No. 193, 10/07/2026, 64629.

Agencies Seek Comment on Proposed Third-Party Risk Management Guidance.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies) seek comment regarding proposed third-party risk management guidance. The proposed guidance would reflect the agencies' supervisory experience and lessons learned through examining banking organizations' third-party risk management practices. The proposed guidance also would help banking organizations consider potential strategies for tailoring their third-party risk management practices

according to the banking organization's size, complexity, and risk profile, as well as the nature of its third-party relationships. FRB also issued separate third-party risk management guidance as summarized later in this publication. Comments are due **11/16/2026**. The proposed guidance may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-15/pdf/2026-18859.pdf. *Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.

CFPB Seeks Comment on Credit Card Related Information Collection.

The Consumer Financial Protection Bureau (CFPB) seeks comment regarding an information collection titled, Report of Terms of Credit Card Plans and Consumer and College Credit Card Agreements. CFPB intakes different forms of credit card data from credit card issuers, as required by the Truth in Lending Act. The data collections enable CFPB to provide Congress and the public with a centralized and searchable repository for terms of credit card plans, consumer credit card agreements, college credit card agreements, and information regarding the arrangements between financial institutions and institutions of higher education. Comments are due **10/30/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-19955.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61838.

FRB Amends Regulations A and D.

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect its approval of an increase in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically increased by formula as a result of FRB's primary credit rate action. On **09/16/2026**, FRB voted to approve a 0.25 percentage point increase in the primary credit rate, thereby increasing the primary credit rate from **3.75** percent to **4.00** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate increased by 0.25 percentage points as a result of FRB's primary credit rate action, thereby increasing the secondary credit rate from **4.25** percent to **4.50** percent. The amendments to Regulation A reflect the rate changes. The final rule is effective **09/30/2026**. The rate changes for primary and secondary credit were applicable **09/17/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-20036.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61686-61687.

- FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **3.90** percent, a 0.25 percentage point decrease from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee. The final rule is effective **09/30/2026**. The IORB rate changes for primary and secondary credit were applicable **09/17/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-20037.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61687-61688.

FRB Amends Capital Plan Rule and Stress Capital Buffer Requirement.

FRB issued a final rule to amend the calculation of its stress capital buffer requirement applicable to certain large bank holding companies, savings and loan holding companies, U.S. intermediate holding companies of foreign banking organizations, and nonbank financial companies supervised by FRB to reduce the volatility of the stress capital buffer requirement. The final rule also extends the annual effective date of the stress capital buffer requirement by one quarter, to January 1, to provide additional time for firms to comply with the requirement. In addition, FRB adopted changes to the FR Y-14 A/Q/M reports to collect additional net income data that would improve the accuracy of the stress capital buffer requirement calculation. The final rule also amends the Stress Testing Policy Statement to remove the phase-in of highly material supervisory model changes. The final rule is effective **12/01/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20246.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62636-62654.

FRB Amends Stress Testing Framework.

- FRB adopted amendments to Regulations Y, LL, and YY to enhance the transparency and public accountability of its stress testing framework.

FRB also finalized amendments to the Policy Statement on the Scenario Design Framework for Stress Testing and the Stress Testing Policy Statement. FRB announced finalized models for the 2027 stress test and proposed additional changes to the stress test models for the 2027 stress test. Finally, FRB finalized changes to the stress test data collection. The final rule and policy statements are effective **11/02/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20247.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62870-62933.

- FRB seeks comment on proposed model changes for its 2027 supervisory stress test and on proposed changes to the FR Y-14A/Q/M reports that would facilitate future model development and improve the risk capture of the stress test. Comments are due **12/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20245.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62729-62733.

FRB Seek Comments on Proposed Third-Party Risk Management Guide.

FRB seeks comment regarding a proposed guide for traditional community banking organizations on managing risks associated with third-party relationships. The proposed guide would reflect FRB's supervisory experience and lessons learned through examining community banking organizations' third-party risk management practices. Comments are due **11/16/2026**. The proposed guidance may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-15/pdf/2026-18852.pdf. *Federal Register*, Vol. 91, No. 177, 09/15/2026, 58438-58446.

FRB Issues Proposed Rules Related to Issuing Payment Stablecoins.

- FRB issued a proposed rule would establish procedures to be followed by an insured State member bank that seeks to obtain FRB approval for a subsidiary to issue payment stablecoins pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). FRB proposes the rule as subpart D to Regulation UU in 12 CFR Part 247. Comments are due **11/30/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19899.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61346-61361.

- FRB issued a proposed rule to implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) with respect to FRB-supervised permitted payment stablecoin issuers (PPSIs) and certain other entities that are subject to FRB's jurisdiction. In addition, FRB proposes to issue regulations to implement the prohibition on tying in section 4(a)(8) of the GENIUS Act, which is applicable generally to all PPSIs. Comments are due **11/30/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19860.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61580-61683.

FDIC Proposes to Amend State Bank Parity Regulations.

FDIC seeks comment on proposed amendments to its regulations to recognize parity between out-of-State State banks and national banks concerning the application of host State laws when State banks provide services outside of their chartering State. Under the proposed rule, when host State laws do not apply to a national bank, those laws would similarly not apply to an out-of-State State bank providing services in the host State with or without a branch. Specifically, the amendments would provide that, for purposes of section 24(j) of the Federal Deposit Insurance Act, the laws of a host State apply to any branch in the host State of, or any services provided in the host State by, an out-of-State State bank to the same extent such State laws apply to a branch in the host State of, or any services provided in the host State by, an out-of-State national bank. Comments are due **11/23/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19310.pdf. *Federal Register*, Vol. 91, No. 182, 09/22/2026, 60018-60026.

FDIC Issues Proposed Rule on Merger Transactions.

FDIC seeks comment on a proposed rule to reform aspects of its approach to processing and evaluating merger transactions subject to the Bank Merger Act (BMA). Notable reforms under the proposed rule would include: accounting for credit unions and centrally booked deposits in the initial competitive effects analysis; establishing a letter filing process with "deemed approval" for "de minimis merger

transactions;" tailoring other merger filing requirements to reduce burden and processing times based on the size and risk profile of a merger transaction and the attributes of the acquiring and resulting institution; limiting and clarifying FDIC's discretion to remove a filing from expedited processing; and codifying FDIC's reformed approach to evaluating the statutory factors under BMA. Comments are due **11/23/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19308.pdf. *Federal Register*, Vol. 91, No. 182, 09/22/2026, 60196-60235.

FDIC Seeks Comment on Summary of Deposits Collection.

FDIC seeks comment regarding an information collection titled, Summary of Deposits (SOD). The SOD is the annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. All FDIC-insured institutions that operate a main office and one or more branch locations (including limited service drive-thru locations) as of June 30 each year are required to file the SOD Survey. Insured branches of foreign banks are also required to file. The survey data provides a basis for measuring the competitive impact of bank mergers and has additional use in research on banking. Comments are due **10/26/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-24/pdf/2026-19596.pdf. *Federal Register*, Vol. 91, No. 184, 09/24/2026, 60624.

OCC Seeks Comment on CRA Qualifying Activity Confirmation Request Form.

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Community Reinvestment Act Qualifying Activity Confirmation Request Form. OCC created the information collection to address the need for a qualifying activities confirmation process that would allow banks and interested parties to ascertain whether an activity qualifies for consideration under the Community Reinvestment Act. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-08/pdf/2026-20576.pdf. *Federal Register*, Vol. 91, No. 194, 10/08/2026, 64464-64465.

HUD Increases Loan Guarantee Program Fees.

- HUD announced the fee it will collect from borrowers of loans guaranteed under its Section 108 Loan Guarantee Program to offset the credit subsidy costs of the guaranteed loans pursuant to commitments awarded in Fiscal Year 2027 in the event HUD is required or authorized by statute to do so. The fee to offset credit subsidy costs is changing from 0.58 percent in Fiscal Year (FY) 2026 to 1.05 percent in FY 2027. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-28/pdf/2026-19743.pdf. *Federal Register*, Vol. 91, No. 186, 09/28/2026, 61136-61138.

- HUD announced an increase to Section 184 Indian Housing Loan Guarantee Program Guarantee Fee. The Section 184 Indian Housing Loan Guarantee Program (Section 184 Program) operates using a combination of funds annually appropriated by Congress and fees. Consistent with other HUD loan guarantee programs, to ensure that the program is self-sustaining, HUD has increased fees charged under the program. HUD announced an increase in the upfront loan guarantee fee for all new Section 184 Firm Commitments, including refinances, from 1.00 to 1.50 percent, effective **10/01/2026**. HUD also increased the upfront loan guarantee fee for all new Section 184 Skilled Workers Demonstration Program Firm Commitments, from 0 to 1.00 percent, effective **10/01/2026**. The Annual Loan Guarantee Fee will remain at zero for all Section 184 loans. The notice is effective **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-28/pdf/2026-19782.pdf. *Federal Register*, Vol. 91, No. 186, 09/28/2026, 61245-61246.

HUD Seeks Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs. The Federal Housing Administration's (FHA) Loss Mitigation program/options provide mortgagees with tools to bring a delinquent FHA-insured mortgage current as quickly as possible, provide an alternative to foreclosure where feasible, and minimize losses to FHA's Mutual Mortgage Insurance Fund. The information collection is

used as part of the collection effort for non-performing insured mortgage loans. Comments are due **11/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19387.pdf. *Federal Register*, Vol. 91, No. 182, 09/22/2026, 60144-60145.

- HUD seeks comment regarding an information collection titled, Disclosure of Adjustable Rate Mortgage (ARM) Rates. Mortgage lenders must provide loan applicants wishing to obtain a Federal Housing Administration (FHA)-insured ARM with a pre-loan disclosure that includes a written explanation of the ARM loan features. Loan servicers must also provide mortgagors with adjustable rate mortgages an annual ARM Disclosure Notice at least 25 days before any adjustment to a mortgagor's monthly payment may occur, advising the borrower of the new interest rate, the new monthly payment, index value and how the adjustment was calculated. Lenders generate the ARM Disclosures electronically and generally provide the disclosures on paper to their borrowers or in electronic formats. HUD collects the pre-loan ARM disclosure as part of the origination case binder. HUD may collect post-closing ARM disclosures as part of its program monitoring and enforcement activities. Comments are due **11/24/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-25/pdf/2026-19650.pdf. *Federal Register*, Vol. 91, No. 185, 09/25/2026, 60979-60980.

- HUD seeks comment regarding an information collection titled, Race and Ethnic Data Collection. All HUD program offices use the information collection when collecting information concerning the race and ethnicity data of the populations intended to benefit from HUD funding as required by Title VI of the Civil Rights Act, Fair Housing Act, and HUD's regulations. Comments are due **10/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-28/pdf/2026-19784.pdf. *Federal Register*, Vol. 91, No. 186, 09/28/2026, 61244-61245.

- HUD seeks comment regarding an information collection titled, FHA Catalyst: Multifamily Applications (Catalyst), and Portal + Loan Underwriting System (PLUS). The Federal Housing Administration (FHA) Catalyst is an existing, web-based portal that allows FHA multifamily lenders to upload and submit applications for FHA multifamily mortgage insurance to HUD. FHA's PLUS is a new web-based application that will allow FHA multifamily and healthcare lenders to request FHA Project Numbers for their applications and view the real-time status of their applications. Additional lender portal functionalities will be built into PLUS in subsequent phases, and PLUS will later replace the multifamily lender portal functionalities that are currently in Catalyst, likely in 2027. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-08/pdf/2026-20679.pdf. *Federal Register*, Vol. 91, No. 194, 10/08/2026, 64387-64388.

FEMA Adjusts Per Capita Impact Indicators.

- The Federal Emergency Management Agency (FEMA) announced that the countywide per capita impact indicator under the Public Assistance program for disasters with an incident start date on or after **10/01/2025**, was increased to $4.86. The adjustment applies to major disasters with an incident start date on or after **10/01/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19858.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61429.
- FEMA announced that the statewide per capita impact indicator under the Public Assistance program for disasters with an incident start date on or after **10/01/2025**, was increased to $1.94. The adjustment applies to major disasters with an incident start date on or after **10/01/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19898.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.

FEMA Adjusts Small Project Disaster Grant Amount.

FEMA announced an adjustment to the threshold for Small Project subgrants made to state, tribal, local governments, and private nonprofit facilities for disasters declared on or after **10/01/2025**. The threshold amount is now $1,093,800 for major disasters and emergencies declared on **10/01/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19898.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.

FEMA Adjusts Minimum Project Worksheet Amount.

FEMA announced that the minimum Project Worksheet Amount under the Public Assistance program for disasters and emergencies declared on or after **10/01/2025**, were increased to $4,100. The adjustment applies to major disasters and emergencies declared on or after **10/01/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19898.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.

FEMA Seeks Comment on Information Collections.

- FEMA seeks comments regarding an information collection titled, Hazard Mitigation Grant Program Application and Reporting. FEMA administers the Hazard Mitigation Grant Program, which is a disaster program that contributes funds toward the cost of hazard mitigation activities to reduce the risk of future damage hardship, loss, or suffering in any area affected by a major disaster. FEMA uses applications to provide financial assistance in the form of grant awards and, through grantee quarterly reporting, monitor grantee project activities and expenditure of funds. Comments are due **11/16/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-17/pdf/2026-19036.pdf. *Federal Register*, Vol. 91, No. 179, 09/17/2026, 58909-58911.

- FEMA seeks comments regarding an information collection titled, Hazard Mitigation Grant Program. The collection of information is necessary for eligibility determinations, grants management, and compliance with other Federal laws and regulations for the program's financial and technical assistance programs. Comments are due **11/05/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20458.pdf. *Federal Register*, Vol. 91, No. 191, 10/06/2026, 63570-63572.

FinCEN Withdraws Virtual Currency Related Proposed Rules.

- The Financial Crimes Enforcement Network (FinCEN) announced the withdrawal of its finding and proposed rule that international Convertible Virtual Currency mixing is a class of transactions of primary money laundering concern and that a special measure requiring enhanced recordkeeping and reporting requirements should be imposed regarding the class of transactions. FinCEN has withdrawn the proposed rule published in the *Federal Register* **10/23/2023**, as of **10/06/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20429.pdf. *Federal Register*, Vol. 91, No. 192, 10/06/2026, 63513-63514.

- FinCEN announced the withdrawal of a proposed rule that proposed requiring banks and money service businesses to submit reports, keep records, and verify the identity of customers in relation to transactions involving convertible virtual currency or digital assets with legal tender status held in un-hosted wallets or in wallets hosted in a jurisdiction identified by FinCEN. FinCEN has withdrawn the proposed rule published in the *Federal Register* **12/23/2020**, as of **10/06/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20430.pdf. *Federal Register*, Vol. 91, No. 192, 10/06/2026, 63514-63515.

FinCEN Seeks Comment on Special Measure of A7 Network's Sub-Agents.

FinCEN issued a finding and a proposed rule finding transactions involving any company operating outside of the United States that is controlled by the A7 Network (a sanctions evasion and money laundering service with ties to Russia, leveraged by a wide range of illicit actors, including Iran and its terrorist proxies) to be a class of transactions of primary money laundering concern in connection with Russian illicit finance and has proposed the imposition of a prohibition on certain transmittals of funds, by any covered financial institution, involving that class of transactions. Comments are due **11/04/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-05/pdf/2026-20371.pdf. *Federal Register*, Vol. 91, No. 191, 10/05/2026, 63208-63226.

Treasury Issues Interim Rule on Review of State Stablecoin Certifications.

The Department of the Treasury (Treasury) issued an interim final rule on behalf of the Stablecoin Certification Review Committee (Committee) which

has adopted interim procedural regulations and forms to implement its responsibilities under section 4(c) of the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). The interim final rule sets out a process to facilitate the Committee's approval or denial of certifications submitted by State payment stablecoin regulators and prescribes the form of such certifications. The Committee intends to revise the forms and procedural regulations, as appropriate, following consideration of comments. The interim final rule is effective **09/30/2026**. Comments are due **11/30/2026**. The interim final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-19966.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61688-61703.

IRS Issues Final Rule on Estate Tax Closing Letter User Fee.

The Internal Revenue Service (IRS) issued a final rule related to the imposition of a user fee on authorized persons requesting the issuance of IRS Letter 627, also referred to as an estate tax closing letter. The final rule increases the amount of the user fee imposed on a request for the issuance of an estate tax closing letter from $56 to $76. The final rule is effective **10/26/2026**. See the final rule for applicability date. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-25/pdf/2026-19666.pdf. *Federal Register*, Vol. 91, No. 185, 09/25/2026, 60801-60803.

IRS Issues Temporary and Proposed Rules on Trump Accounts.

IRS issued a temporary and proposed rule regarding general requirements for Trump accounts, the establishment of an initial Trump account (including automatic enrollment by Treasury), and qualified general contributions (including qualified stock contributions). The temporary rule is effective **09/30/2026**. The text of the temporary rule acts as text for the proposed rule. Comments on the proposed rule are due **11/30/2026**. The temporary rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-20026.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61705-61727. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-20027.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61812-61817.

IRS Issues Temporary and Proposed Rules on Federal Scholarship Tax Credit.

IRS issued a temporary and proposed rule that address the new nonrefundable Federal tax credit for qualified contributions to scholarship granting organizations made in 2027 and later taxable years to fund qualified elementary and secondary education scholarships. The temporary rule implements certain requirements and procedures for States that make elections to participate in the Federal tax credit and organizations that have been certified as scholarship granting organizations by one or more participating States. The temporary regulation is effective **12/01/2026**. The text of the temporary rule acts as text for the proposed rule. Comments on the proposed rule are due **12/01/2026**. The temporary rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20264.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62655-62672. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20277.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62818-62868.

IRS Seeks Comment on Payments for Gain from Certain Farmland Property.

IRS issued a proposed rule regarding the election under Internal Revenue Code section 1062(aa) to deter payment of tax on qualified sales or exchanges. The proposed rule would affect taxpayers who sell or exchange qualified farmland to a qualified farmer and elect to pay the tax on the gain from that sale or exchange in equal annual installments over four years. Comments are due **11/30/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19888.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61367-61383.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Discharge from or Subordination of Federal Tax Lien. The information collection is used to apply for a Certificate of Subordination under Internal Revenue Code sections 6325(d)(1) and 6325(d)(2) to allow a named creditor to move their junior creditor position ahead of the United States' position for the property named in the certificate. The information is also used to apply for a Certificate of Discharge under section

6325(b) to remove the United States' lien from the property named in the certificate. Comments are due **12/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20190.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62814.

- IRS seeks comment regarding an information collection titled, Interest Income. Internal Revenue Code (IRC) section 6049 requires payers of interest of $10 or more to file a return showing the aggregate amount of interest paid to a payee. Regulations sections 1.6049-4 and 1.6049-7 require Form 1099-INT to be used to report the information. IRC section 6041 and Regulations section 1.6041-1 require persons paying interest (that is not covered under section 6049) of $600 or more in the course of their trades or businesses to report that interest on Form 1099-INT. IRS uses Form 1099-INT to verify compliance with the reporting rules and to verify that the recipient has included the proper amount of interest on his or her income tax return. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-07/pdf/2026-20540.pdf. *Federal Register*, Vol. 91, No. 193, 10/07/2026, 64239-64240.

- IRS seeks comment regarding an information collection titled, Treasury Decision 8686, Requirements to Ensure Collection of Section 2056A Estate Tax. The collection guidance relates to the additional requirements necessary to ensure the collection of the estate tax imposed under Internal Revenue Code (IRC) section 2056A(b) with respect to taxable events involving qualified domestic trusts described in IRC section 2056A(a). To ensure collection of the tax, the regulation provides various security options that may be selected by the trust and the requirements associated with each option. Under certain circumstances, the trust is required to file an annual statement disclosing the assets held by the trust. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-07/pdf/2026-20542.pdf. *Federal Register*, Vol. 91, No. 193, 10/07/2026, 64241.

- IRS seeks comment regarding an information collection titled, Trump Account Election(s). Internal Revenue Code (IRC) section 530A provides for the establishment of a Trump account for an eligible individual and for rules related to investments in a Trump account. Form 4547 and Form 8879-TA will be used to make the elections to claim the $1,000 pilot program contribution. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-07/pdf/2026-20538.pdf. *Federal Register*, Vol. 91, No. 193, 10/07/2026, 64241-64242.

- IRS seeks comment regarding an information collection titled, Prototype SEP and SIMPLE IRA Plan Approval. The collection covers Form 5306-A, which is used by sponsors of prototype Simplified Employee Pension (SEP) and Savings Incentive Match Plans for Employees of Small Employers (SIMPLE IRA) plans to request IRS approval of their prototype plan documents. The information enables IRS to determine whether the prototype plans satisfy the requirements of Internal Revenue Code sections 408(k) and 408(p) before issuing an opinion letter. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-08/pdf/2026-20624.pdf. *Federal Register*, Vol. 91, No. 194, 10/08/2026, 64477-64478.

- IRS seeks comment regarding an information collection titled, Excise Tax on Repurchase of Corporate Stock. The information is used by certain covered corporations to compute and report the excise tax on repurchases of corporate stock under Internal Revenue Code section 4501. The information collected enables IRS to determine the correct amount of tax due and verify compliance with the reporting and recordkeeping requirements applicable to the stock repurchase excise tax. Comments are due **12/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-08/pdf/2026-20625.pdf. *Federal Register*, Vol. 91, No. 194, 10/08/2026, 64478.

SBA Issues Final Rule to Remove Constitutional Concerns from Programs.

The Small Business Administration (SBA) issued a final rule to remove certain unnecessary and potentially unlawful regulatory provisions requiring affirmative action by SBA program applicants or recipients, and to revise a regulatory provision to make technical corrections. SBA removed and revised certain provisions codified in 13 CFR part 112 to more closely align with language Congress enacted in Title VI prohibiting intentionally discriminatory conduct. On **12/10/2025**, the

Department of Justice issued revisions to its Title VI regulations. SBA agreed with the rationale provided in that rule and issues its own rule to address similar issues within SBA's Title VI regulations. The final rule is effective **09/29/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19878.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61295-61302.

SBA Shares Information for Secondary Market Program.

SBA announced it is maintaining the 89.0 percent minimum maturity ratio for SBA Standard Pools and Weighted-Average Coupon Pools. The minimum maturity ratio is a pool-formation characteristic intended to support the estimated cost of SBA's timely payment guaranty for newly formed pools of SBA-guaranteed portions of 7(a) loans. SBA announced it will incorporate the notice into the SBA Secondary Market Program Guide and other applicable SBA Secondary Market program materials. The notice will apply to SBA 7(a) loan pools with an issue date on or after **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-28/pdf/2026-19802.pdf. *Federal Register*, Vol. 91, No. 186, 09/28/2026, 61271-61272.

SBA Issues Peg Rate.

SBA publishes an interest rate called the Optional Peg Rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **5.00** percent for the October-December quarter of FY 2027. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any Third Party Lender's commercial loan which funds any portion of the cost of a 504 project (see 13 CFR 120.801) shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-01/pdf/2026-20080.pdf. *Federal Register*, Vol. 91, No. 189, 10/01/2026, 62585.

SBA Announces MREIDL Application Filing Period.

SBA announced the Military Reservist Economic Injury Disaster Loan Program (MREIDL) application filing period. Effective **10/01/2026**, small businesses employing military reservists may apply for economic injury disaster loans if those employees are ordered to perform active service for a period of more than 30 consecutive days, and those employees are essential to the success of the small businesses' daily operations. The MREIDL application deadline is one year after the essential employee is discharged or released from active service. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-05/pdf/2026-20343.pdf. *Federal Register*, Vol. 91, No. 191, 10/05/2026, 63376-63377.

SBA Extends Comment Period on Proposal to Revise Methodology and Small Business Size Standards.

SBA extended the comment period for the proposed rule which would revise the methodology and Small Business Size Standards as explained in the proposal. The proposed rule was published in the *Federal Register* **08/20/2026**. The comment period has been extended to **11/20/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-24/pdf/2026-19546.pdf. *Federal Register*, Vol. 91, No. 184, 09/24/2026, 60524-60525.

RHS Announces Implementation of Programs.

The Rural Housing Service (RHS) announced the implementation of two related actions. The first action is the Multifamily Housing (MFH) Preservation Pilot (the Pilot). The second action is the Multifamily Housing Guaranteed Loan Notice of Loan-to-Cost Percentage Change. Both actions are more fully explained in the notice, including which programs and tax credits are affected by the actions. RHS has taken the actions to align with other federal agencies and the market to ensure demand for the guaranteed loans used for preservation and production of affordable, decent, safe and sanitary rural rental housing. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-25/pdf/2026-19659.pdf. *Federal Register*, Vol. 91, No. 185, 09/25/2026, 60930-60933.

RHS Announces Revised Fee Structure for Section 538 Guaranteed Rural Rental Housing Program.

RHS announced revision to the fee structure for the Section 538 Guaranteed Rural Rental Housing Program (GRRHP) initial and annual guarantee fees. Under GRRHP, RHS guarantees loans to develop housing and related facilities in rural areas. See the notice for the listing of revised fees. The effective date of the revised fees is **09/30/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-30/pdf/2026-20022.pdf. *Federal Register*, Vol. 91, No. 188, 09/30/2026, 61820-61821.

CCC Revises Domestic Sugar Program Allotments and Allocations.

The Commodity Credit Corporation (CCC) announced revised fiscal year (FY) 2026 (crop year 2025) State cane sugar allotments, allocations to sugarcane processors, and FY 2026 allocations to sugar beet processors. CCC also announced the FY 2027 (crop year 2026) overall sugar marketing allotment quantity, State cane sugar allotments, and sugar beet and sugarcane processor allocations. Revisions to FY 2026 allotments and allocations apply to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2025**, through **09/30/2026**. Fiscal year 2027 allotments and allocations apply to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2026**, through **09/30/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-01/pdf/2026-20118.pdf. *Federal Register*, Vol. 91, No. 189, 10/01/2026, 62459-62461.

CFTC Issues Whistleblower Award Determination Final Rule.

The Commodity Futures Trading Commission (CFTC) issued a final rule to amend rules that implement section 23 of the Commodity Exchange Act (CEA). Section 23 and CFTC's implementing regulations provide for the payment of awards to whistleblowers who provide CFTC with information that aids in successful enforcement efforts. CFTC adopted amendments to its regulations to increase the efficiency, transparency, and predictability of whistleblower claims process. The amendments also include technical corrections. The final rule is effective **10/16/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-16/pdf/2026-19006.pdf. *Federal Register*, Vol. 91, No. 178, 09/16/2026, 58576-58593.

SEC Issues Final Rule on Quorum Requirement.

The Securities and Exchange Commission (SEC) issued a final rule to amend rules concerning the circumstances under which a quorum of SEC is present. The amendments are designed to promote flexibility and finality of SEC rulemaking as further discussed in the final rule. The final rule is effective **10/02/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20262.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62654-62655.

SEC Updates EDGAR Filer Manual.

SEC issued a final rule to adopt amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system Filer Manual (EDGAR Filer Manual) and related rules and forms. EDGAR Release 26.3 was deployed in the EDGAR system **09/14/2026**. The final rule is effective **10/06/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20461.pdf. *Federal Register*, Vol. 91, No. 192, 10/06/2026, 63476-63478.

SEC Proposes Amendments to Proxy Solicitations.

SEC proposed amendments to proxy solicitations rules. The proposed amendments would eliminate: the requirement that registrants deliver an annual report to security holders, the delivery deadline when documents are incorporated by reference into a proxy statement, and the requirement to file soliciting material regarding certain exempt solicitations. The proposed rule would also shorten the minimum broker search period for proxy solicitations. Comments are due **11/20/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-21/pdf/2026-19259.pdf. *Federal Register*, Vol. 91, No. 181, 09/21/2026, 59852-59901.

SEC Proposes Investment Adviser Performance-Based Compensation Modernization.

SEC issued a proposed rule to amend the rule under the Investment Advisers Act that provides an exemption from the statutory prohibition on registered investment advisers receiving compensation on the basis of a share of capital gains in or capital appreciation of an advisory client's account. The proposal would relatedly amend certain regulated fund registration and reporting forms to require separate disclosure of all performance-based compensation paid by regulated funds to their investment adviser. The amendments would also allow investment advisers to receive the compensation from additional clients by revising the rule's "qualified client" definition to include investors that meet the "accredited investor" definition in Regulation D under the Securities Act. The proposal would relatedly make conforming amendments to certain other rules under the Investment Advisers Act whose provisions reference the qualified client definition. Comments are due **12/07/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20474.pdf. *Federal Register*, Vol. 91, No. 192, 10/06/2026, 63676-63745.

SEC Proposes Crypto Custody Rules.

SEC seeks comment regarding proposed new custody rules under the Investment Company Act and amendments to related reporting and recordkeeping requirements to address how regulated investment companies may custody crypto securities and similar investments. SEC would also amend the custody rule and related reporting and recordkeeping rules under the Investment Advisers Act to address how registered investment advisers may custody client crypto funds and securities. SEC also proposed amendments to the recordkeeping rules under the Investment Company Act and Advisers Act related to the proposed modernization amendments to the custody rules. Additionally, SEC proposed to (1) redesignate the custody rule under the Advisers Act and to make corresponding amendments to Form ADV and Form ADV-E for registered investment advisers to reflect the Advisers Act custody rule redesignation and (2) amend Form ADV for registered investment advisers and Form N-CEN for regulated investment companies. SEC also proposed adding new questions to Form ADV and Form N-CEN related to tokenized private funds and regulated investment company shares, respectively. Comments are due **12/07/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-06/pdf/2026-20466.pdf. *Federal Register*, Vol. 91, No. 192, 10/06/2026, 63870-64103.

FTC Issues Proposed Rule on Impersonation of Government and Businesses.

The Federal Trade Commission (FTC) issued a proposed rule to prevent certain unfair or deceptive acts or practices by search engine, social media, and other digital marketplace platforms that further government and business impersonation scams to defraud consumers. Comments are due **11/30/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-01/pdf/2026-20143.pdf. *Federal Register*, Vol. 91, No. 189, 10/01/2026, 62347-62357.

Proposed Rules and Comment Due Dates

	Agency	*Proposed Rule*	*Federal Register Publication Date and Page Number*	*Comment Due Date*
*	**Federal Deposit Insurance Corporation (FDIC)**	Loans to Insiders.	*Federal Register*, Vol. 91, No. 193, 10/07/2026, 64629.	**Nov. 04, 2026**
*	**FDIC**	**GUIDANCE:** Third-Party Risk Management.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.	**Nov. 16, 2026**
*	**FDIC**	Revisions to Recognize State Bank Parity.	*Federal Register*, Vol. 91, No. 182, 09/22/2026, 60018-60026.	**Nov. 23, 2026**
*	**FDIC**	Revisions to Merger Transactions Rules.	*Federal Register*, Vol. 91, No. 182, 09/22/2026, 60196-60235.	**Nov. 23, 2026**
*	**Federal Reserve System (FRB)**	Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks: Bank Holding Companies.	*Federal Register*, Vol. 91, No. 193, 10/07/2026, 64121.	**Nov. 04, 2026**
*	**FRB**	**GUIDANCE:** Third-Party Risk Management.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.	**Nov. 16, 2026**
*	**FRB**	**GUIDANCE:** Third-Party Risk Management Guide.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58438-58446.	**Nov. 16, 2026**
*	**FRB**	Application Procedures for FRB-Supervised Insured Depository Institutions Seeking Approval for a Subsidiary to Issue Payment Stablecoins.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61346-61361.	**Nov. 30, 2026**
*	**FRB**	Implementing GENIUS Act Permitted Payment Stablecoin Issuers Requirements.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61580-61683.	**Nov. 30, 2026**
*	**Federal Trade Commission (FTC)**	Rule on Impersonation of Government and Businesses.	*Federal Register*, Vol. 91, No. 189, 10/01/2026, 62347-62357.	**Nov. 30, 2026**

*	**Financial Crimes Enforcement Network (FinCEN)**	Proposal of Special Measure Prohibiting the Transmittal of Funds Regarding Transactions Involving the A7 Network's Sub-Agents.	*Federal Register*, Vol. 91, No. 191, 10/05/2026, 63208-63226.	**Nov. 04, 2026**
	Internal Revenue Service (IRS)	Removal of a Reporting Requirement for Trusts Whose Charitable Contribution Deductions Are Solely for Contributions Made by Passthrough Entities.	*Federal Register*, Vol. 91, No. 157, 08/17/2026, 53217-53221.	**Oct. 16, 2026**
	IRS	Determination of Target Normal Cost and Funding Target for Single-Employer Defined Benefit Plans.	*Federal Register*, Vol. 91, No. 160, 08/20/2026, 53803-53811.	**Oct. 19, 2026**
	IRS	Guidance on Eligible Investments for Trump Accounts.	*Federal Register*, Vol. 91, No. 161, 08/21/2026, 54280-54295.	**Oct. 20, 2026**
	IRS	Determination and Recognition of Foreign Currency Gain/Loss to QBUs of Controlled Foreign Corporations.	*Federal Register*, Vol. 91, No. 156, 08/14/2026, 52553-52576.	**Nov. 12, 2026**
*	**IRS**	Election To Pay in Installments Tax on Gain from Certain Farmland Property.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61367-61383.	**Nov. 30, 2026**
*	**IRS**	Trump Accounts.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61812-61817.	**Nov. 30, 2026**
*	**IRS**	Federal Scholarship Tax Credit.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62818-62868.	**Dec. 01, 2026**
*	**National Credit Union Administration (NCUA)**	**GUIDANCE:** Third-Party Risk Management.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.	**Nov. 16, 2026**
*	**Office of the Comptroller of Currency (OCC)**	**GUIDANCE:** Third-Party Risk Management.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.	**Nov. 16, 2026**
	Rural Business-Cooperative Service	Rescission of Construction and Repair Regulation.	*Federal Register*, Vol. 91, No. 159,	**Oct. 19, 2026**

	(RBC)		08/19/2026, 53540-53542.	
	Rural Housing Service (RHS)	Rescission of Construction and Repair Regulation.	*Federal Register*, Vol. 91, No. 159, 08/19/2026, 53540-53542.	**Oct. 19, 2026**
	Rural Utilities Service (RUS)	Rescission of Construction and Repair Regulation.	*Federal Register*, Vol. 91, No. 159, 08/19/2026, 53540-53542.	**Oct. 19, 2026**
	Securities and Exchange Commission (SEC)	Regulation Crypto Assets.	*Federal Register*, Vol. 91, No. 161, 08/21/2026, 54510-54655.	**Oct. 20, 2026**
	SEC	Revisions to Transfer Agent Rule.	*Federal Register*, Vol. 91, No. 171, 09/04/2026, 56946-57061.	**Nov. 03, 2026**
	SEC	Rescission of Political Contributions Rule Under Investment Advisers Act.	*Federal Register*, Vol. 91, No. 174, 09/10/2026, 57698-57726.	**Nov. 09, 2026**
*	**SEC**	Amendments to Proxy Solicitation Rules.	*Federal Register*, Vol. 91, No. 181, 09/21/2026, 59852-59901.	**Nov. 20, 2026**
*	**SEC**	Rescission of Securities Exchange Act Rule 14a-8 and Amendments to Securities Exchange Act Rule 14a-4.	*Federal Register*, Vol. 91, No. 181, 09/21/2026, 59904-59967.	**Nov. 20, 2026**
*	**SEC**	Interval Fund Modernization.	*Federal Register*, Vol. 91, No. 191, 10/05/2026, 63388-63470.	**Dec. 04, 2026**
*	**SEC**	Investment Adviser Performance-Based Compensation Modernization.	*Federal Register*, Vol. 91, No. 192, 10/06/2026, 63676-63745.	**Dec. 07, 2026**
*	**SEC**	Crypto Custody Rules.	*Federal Register*, Vol. 91, No. 192, 10/06/2026, 63870-64103.	**Dec. 07, 2026**

*	**Small Business Administration (SBA)**	**NOTICE:** Small Business Size Standards Proposal Comment Period Extended.	*Federal Register*, Vol. 91, No. 184, 09/24/2026, 60524-60525.	**Nov. 20, 2026**
	Treasury, Dept. of (Treasury)	GENIUS Act Regulations on Payment Stablecoin Issuance, Offer, and Sale.	*Federal Register*, Vol. 91, No. 158, 08/18/2026, 53368-53391.	**Oct. 19, 2026**

Final Rules and Effective Dates

	Agency	*Final Rule*	*Federal Register Publication Date and Page Number*	*Effective Date*
	Bureau of Consumer Financial Protection (CFPB)	Revisions to Section 1071 Rule.	*Federal Register*, Vol. 91, No. 84, 05/01/2026, 23530-23626.	**Jun. 30, 2026** Mandatory Compliance Date: **Jan. 01, 2028**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Report of Terms of Credit Card Plans and Consumer and College Credit Card Agreements.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61838.	Comments Due: **Oct. 30, 2026**
*	**Commodity Credit Corporation (CCC)**	**NOTICE:** Domestic Sugar Program Allotments and Allocations.	*Federal Register*, Vol. 91, No. 189, 10/01/2026, 62459-62461.	Issued: **Oct. 01, 2026**
*	**Commodity Futures Trading Commission (CFTC)**	Whistleblower Award Determination Rule.	*Federal Register*, Vol. 91, No. 178, 09/16/2026, 58576-58593.	**Oct. 16, 2026**
	CFTC	**NOTICE:** Comments Requested on Information Collection: Part 41, Relating to Security Futures Products.	*Federal Register*, Vol. 91, No. 159, 08/19/2026, 53610-53611.	Comments Due: **Oct. 19, 2026**
	Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo. Extension of Mandatory Compliance Date of Official Digital Sign Requirements.	*Federal Register*, Vol. 91, No. 19, 01/29/2026, 3801-3813. *Federal Register*, Vol. 90, No. 227, 11/28/2025, 54544-54545.	**Mar. 02, 2026** Mandatory Compliance Date: **Apr. 01, 2027** Parts 328.4 and 328.5 Effective: **Jan. 01, 2027**
*	**FDIC**	**INTERIM FINAL RULE:** Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks.	*Federal Register*, Vol. 91, No. 176, 09/14/2026, 58009-58014.	**Sep. 14, 2026** Comments Due: **Oct. 14, 2026**
*	**FDIC**	**NOTICE:** List of Financial Institutions in Liquidation.	*Federal Register*, Vol. 91, No. 189, 10/01/2026, 62515.	Issued: **Oct. 01, 2026**

*	**FDIC**	**NOTICE:** Termination of Receivership.	*Federal Register*, Vol. 91, No. 191, 10/05/2026, 63277.	Issued: **Oct. 05, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: Summary of Deposits.	*Federal Register*, Vol. 91, No. 184, 09/24/2026, 60624.	Comments Due: **Oct. 26, 2026**
	FDIC	Definition of "Unsafe or Unsound Practices" Under Federal Deposit Insurance Act.	*Federal Register*, Vol. 91, No. 168, 09/01/2026, 56004-56022.	**Nov. 02, 2026**
*		**CORRECTION:** OCC Docket Number OCC-2025-0174.	*Federal Register*, Vol. 91, No. 182, 09/27/2026, 59987.	Issued: **Sep. 27, 2026**
*	**Federal Emergency Management Agency (FEMA)**	**NOTICE:** Adjustment of Countywide Per Capita Impact Indicator.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61429.	Issued: **Sep. 29, 2025**
*	**FEMA**	**NOTICE:** Adjustment of Small Project Disaster Grant Amounts.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.	Issued: **Sep. 29, 2025**
*	**FEMA**	**NOTICE:** Adjustment of Statewide per Capita Impact Indicator.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.	Issued: **Sep. 29, 2025**
*	**FEMA**	**NOTICE:** Adjustment of Minimum Project Worksheet Amount.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61430.	Issued: **Sep. 29, 2025**
*	**FEMA**	**NOTICE:** Comments Requested on Information Collection: Hazard Mitigation Grant Programs.	*Federal Register*, Vol. 91, No. 191, 10/06/2026, 63570-63572.	Comments Due: **Nov. 05, 2026**
*	**FEMA**	**NOTICE:** Comments Requested on Information Collection: Hazard Mitigation Grant Program Application and Reporting.	*Federal Register*, Vol. 91, No. 179, 09/17/2026, 58909-58911.	Comments Due: **Nov. 16, 2026**
*	**Federal Housing Finance Agency (FHFA)**	**NOTICE:** Comments Requested on Information Collection: Federal Home Loan Bank Capital Stock.	*Federal Register*, Vol. 91, No. 180, 09/16/2026, 59130-59131.	Comments Due: **Nov. 17, 2026**
*	**FHFA**	**NOTICE:** Comments Requested on Information Collection: Members of the Banks.	*Federal Register*, Vol. 91, No. 180, 09/18/2026, 59131-59133.	Comments Due: **Nov. 17, 2026**
*	**Federal Reserve Board (FRB)**	**INTERIM FINAL RULE:** Expanded Examination Cycle for Certain Small	*Federal Register*, Vol. 91, No. 176,	**Sep. 14. 2026**

		Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks.	09/14/2026, 58009-58014.	Comments Due: **Oct. 14, 2026**
*	**FRB**	Amendments to Regulation A.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61686-61687.	**Sep. 30, 2026**
*	**FRB**	Amendments to Regulation D.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61687-61688.	**Sep. 30, 2026**
*	**FRB**	Amendments to Stress Test Models and Scenarios under Regulations Y, LL and YY.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62870-62933.	**Nov. 02, 2026**
*	**FRB**	Amendments to Capital Plan Rule and Stress Capital Buffer Requirement.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62636-62654.	**Dec. 01, 2026**
*	**FRB**	**NOTICE:** Comments Requested on Model Changes for 2027 Supervisory Stress Test.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62729-62733.	Comments Due: **Dec. 01, 2026**
*	**Federal Trade Commission (FTC)**	**NOTICE:** No 2026 Inflation Adjustment to CPM Amounts.	*Federal Register*, Vol. 91, No. 177, 09/15/2026, 58446-58447.	**Sep. 15, 2026**
*	**Financial Crimes Enforcement Network (FinCEN)**	**NOTICE:** Withdrawal of Proposal of Special Measure Regarding Convertible Virtual Currency Mixing, as a Class of Transactions of Primary Money Laundering Concern.	*Federal Register*, Vol. 91, No. 192, 10/06/2026, 63513-63514.	**Oct. 06, 2026**
*	**FinCEN**	**NOTICE:** Withdrawal of Requirements for Certain Transactions Involving Convertible Virtual Currency or Digital Assets.	*Federal Register*, Vol. 91, No. 192, 10/06/2026, 63514-63515.	**Oct. 06, 2026**
*	**Housing and Urban Development, Dept. of (HUD)**	**NOTICE:** Terminations of Direct Endorsement Approval.	*Federal Register*, Vol. 91, No. 183, 09/23/2026, 60389-60390.	Issued: **Sep. 23, 2026**
*	**HUD**	**NOTICE:** No 2026 Inflation Adjustment to CMP Amounts.	*Federal Register*, Vol. 91, No. 184, 09/24/2026, 60637-60638.	Issued: **Sep. 24, 2026**

*	**HUD**	**NOTICE:** Section 108 Loan Guarantee Program FY 2027 Fee.	*Federal Register*, Vol. 91, No. 186, 09/28/2026, 61136-61138.	Issued: **Sep. 28, 2026**
*	**HUD**	**NOTICE:** Section 184 Indian Housing Loan Guarantee Program Fee Increase.	*Federal Register*, Vol. 91, No. 186, 09/28/2026, 61245-61246.	**Oct. 01, 2026**
	HUD	**NOTICE:** Comments Requested on Information Collection: Nonprofit Application and Recertification for FHA-Mortgage Insurance Programs.	*Federal Register*, Vol. 91, No. 163, 08/25/2026, 54879-54880.	Comments Due: **Oct. 26, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: Race and Ethnic Data Collection.	*Federal Register*, Vol. 91, No. 186, 09/28/2026, 61244-61245.	Comments Due: **Oct. 28, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs.	*Federal Register*, Vol. 91, No. 182, 09/22/2026, 60144-60145.	Comments Due: **Nov. 23, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: Disclosure of Adjustable-Rate Mortgage Rates.	*Federal Register*, Vol. 91, No. 185, 09/25/2026, 60979-60980.	Comments Due: **Nov. 24, 2026**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: FHA Catalyst: Multifamily Applications; and Portal + Loan Underwriting System.	*Federal Register*, Vol. 91, No. 194, 10/08/2026, 64387-64388.	Comments Due: **Dec. 07, 2026**
*	**Internal Revenue Service (IRS)**	Trump Accounts.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61705-61727.	**Sep. 30, 2026**
	IRS	**NOTICE:** Comments Requested on Information Collection: Individual Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	*Federal Register*, Vol. 91, No. 163, 08/25/2026, 54920-54925.	Comments Due: **Oct. 26, 2026**
*	**IRS**	Estate Tax Closing Letter User Fee Update.	*Federal Register*, Vol. 91, No. 185, 09/25/2026, 60801-60803.	**Oct. 26, 2026**
	IRS	Car Loan Interest Deduction Rule.	*Federal Register*, Vol. 91, No. 172,	**Nov. 09, 2026**

			09/08/2026, 57214-57244.	
*	**IRS**	Federal Scholarship Tax Credit.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62655-62672.	**Dec. 01, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Discharge from or Subordination of Federal Tax Lien.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62814.	Comments Due: **Dec. 01, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Interest Income.	*Federal Register*, Vol. 91, No. 193, 10/07/2026, 64239-64240.	Comments Due: **Dec. 07, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Treasury Decision 8686, Requirements to Ensure Collection of Section 2056A Estate Tax.	*Federal Register*, Vol. 91, No. 193, 10/07/2026, 64241.	Comments Due: **Dec. 07, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Trump Account Election(s).	*Federal Register*, Vol. 91, No. 193, 10/07/2026, 64241-64242.	Comments Due: **Dec. 07, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Prototype SEP and SIMPLE IRA Plan Approval.	*Federal Register*, Vol. 91, No. 194, 10/08/2026, 64477-64478.	Comments Due: **Dec. 07, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Excise Tax on Repurchase of Corporate Stock.	*Federal Register*, Vol. 91, No. 194, 10/08/2026, 64478.	Comments Due: **Dec. 07, 2026**
	National Credit Union Administration (NCUA)	Amendments to Share Insurance Rules.	*Federal Register*, Vol. 89, No. 189, 09/30/2024, 79397-79416.	**Dec. 01, 2026** Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: **Oct. 30, 2024**
*	**Office of the Comptroller of the Currency (OCC)**	**INTERIM FINAL RULE:** Expanded Examination Cycle for Certain Small Insured Depository Institutions and U.S. Branches and Agencies of Foreign Banks.	*Federal Register*, Vol. 91, No. 176, 09/14/2026, 58009-58014.	**Sep. 14, 2026** Comments Due: **Oct. 14, 2026**

	OCC	Definition of "Unsafe or Unsound Practices" Under Federal Deposit Insurance Act.	*Federal Register*, Vol. 91, No. 168, 09/01/2026, 56004-56022.	**Nov. 02, 2026**
*		**CORRECTION:** OCC Docket Number OCC-2025-0174.	*Federal Register*, Vol. 91, No. 182, 09/27/2026, 59987.	Issued: **Sep. 27, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Community Reinvestment Act Qualifying Activity Confirmation Request Form.	*Federal Register*, Vol. 91, No. 194, 10/08/2026, 64464-64465.	Comments Due: **Dec. 07, 2026**
	Rural Business Cooperation Service (RBC)	**NOTICE:** Comments Requested on Information Collection: Rural Development Loan Modernization Initiative.	*Federal Register*, Vol. 91, No. 171, 09/04/2026, 56833-56834.	Comments Due: **Nov. 03, 2026**
*	**Rural Housing Service (RHS)**	**NOTICE:** Multifamily Housing Preservation Pilot and Multifamily Housing Guaranteed Loan Notice of Loan-to-Cost Percentage Change Implementation.	*Federal Register*, Vol. 91, No. 185, 09/25/2026, 60930-60933.	Issued: **Sep. 25, 2026**
*	**RHS**	**NOTICE:** Revised Fee Structure for Section 538 Guaranteed Rural Rental Housing Program.	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61820-61821.	**Sep. 30, 2026**
	RHS	**NOTICE:** Comments Requested on Information Collection: Rural Development Loan Modernization Initiative.	*Federal Register*, Vol. 91, No. 171, 09/04/2026, 56833-56834.	Comments Due: **Nov. 03, 2026**
	Rural Utilities Service (RUS)	**NOTICE:** Comments Requested on Information Collection: Rural Development Loan Modernization Initiative.	*Federal Register*, Vol. 91, No. 171, 09/04/2026, 56833-56834.	Comments Due: **Nov. 03, 2026**
*	**Securities and Exchange Commission (SEC)**	Quorum Requirement.	*Federal Register*, Vol. 91, No. 190, 10/02/2026, 62654-62655.	**Oct. 02, 2026**
*	**SEC**	Adoption of Updated EDGAR Filer Manual.	*Federal Register*, Vol. 91, No. 192, 10/06/2026, 63476-63478.	Issued: **Oct. 06, 2026**
*	**Small Business Administration (SBA)**	**NOTICE:** Information on SBA Secondary Market Program.	*Federal Register*, Vol. 91, No. 186, 09/28/2026, 61271-61272.	Issued: **Sep. 28, 2026**

*	**SBA**	Removing Constitutional Concerns from SBA Programs.	*Federal Register*, Vol. 91, No. 187, 09/29/2026, 61295-61302.	**Sep. 29, 2026**
*	**SBA**	**NOTICE:** Quarterly Peg Rate.	*Federal Register*, Vol. 91, No. 189, 10/01/2026, 62585.	Issued: **Oct. 01, 2026**
*	**SBA**	**NOTICE:** Military Reservist Economic Injury Disaster Loan Program Application Filing Period.	*Federal Register*, Vol. 91, No. 191, 10/05/2026, 63376-63377.	Issued: **Oct. 05, 2026**
*	**Treasury, Dept. of (Treasury)**	**INTERIM FINAL RULE:** Forms and Procedures for Review of State Certifications by the Stablecoin Certification Review Committee	*Federal Register*, Vol. 91, No. 188, 09/30/2026, 61688-61703.	**Sep. 30, 2026** Comments Due: **Nov. 30, 2026**

***** *Denotes new item in the chart*