

The RKL logo is positioned in the top right corner of the page. It consists of the lowercase letters 'rkl' in a bold, white, sans-serif font. The background of the entire page is a low-angle photograph of a classical building with white columns and a pediment, set against a clear blue sky with a few wispy clouds. The image has a light blue color cast.

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# RKL REGULATORY COMPLIANCE FOR FINANCIAL INSTITUTIONS >

April 2026

## Fair Housing Home Loan Data System

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March 3, 2026

- The Office of the Comptroller of the Currency (OCC) is rescinding its Fair Housing Home Loan Data System regulation. The OCC has determined that the regulation is obsolete and largely duplicative of and inconsistent with other legal authorities that require national banks to collect and retain certain information on applications for home loans. Moreover, it imposed asymmetrical data collection requirements on national banks compared to their other depository institution counterparts, and the data collected had limited utility. For these reasons, rescinding the regulation eliminates the regulatory burden for national banks without having a material impact on the availability of data necessary for the OCC to conduct its fair housing-related supervisory activities.
- This final rule is effective April 3, 2026.

### [Additional Information](#)

## Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Money Services Businesses Along the Southwest Border

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March 10, 2026

- FinCEN is issuing this Geographic Targeting Order, requiring certain money services businesses along the southwest border of the United States to report and retain records of transactions in currency of \$1,000 or more, but not more than \$10,000, and to verify the identity of persons presenting such transactions.

[Additional Information](#)

## Regulatory Publication and Voluntary Review as Contemplated by the Economic Growth and Regulatory Paperwork Reduction Act of 1996

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March 3, 2026

- As contemplated by the Economic Growth and Regulatory Paperwork Reduction Act of 1996, the NCUA is voluntarily reviewing agency regulations to identify rules that are outdated, unnecessary or unduly burdensome. The NCUA divided its regulations into 10 categories and is publishing several **Federal Register** documents at regular intervals, each requesting comment on multiple categories of regulations. This third and final document requests comments on regulations in the following categories:
  - Corporate Credit Unions
  - Directors, Officers and Employees
  - Anti-Money Laundering and Bank Secrecy Act
  - Rules of Procedure
  - Safety and Soundness
- Comments must be received by June 1, 2026.

[Additional Information](#)

## Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Risk-Weighted Assets

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March 27, 2026

- The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System and the Federal Deposit Insurance Corporation are proposing to modify certain aspects of the regulatory capital rule (the proposal).
- The proposal would revise the risk-based capital treatment of certain exposure categories under the standardized approach, focusing on improving the calibration and risk sensitivity of risk weights that are particularly material to covered banking organizations' lending activities.
- The proposal would also modify the definition of regulatory capital by removing the threshold-based deduction for mortgage servicing assets for all banking organizations subject to the regulatory capital rule, including banking organizations subject to the community bank leverage ratio framework.
- In addition, the proposal would require Category III and IV banking organizations to recognize most elements of accumulated other comprehensive income in their regulatory capital. The agencies are concurrently publishing a separate proposal, which would require Category I and II banking organizations to use a new framework to calculate risk-weighted assets, called the expanded risk-based approach and would allow other banking organizations to elect to use the expanded risk-based approach
- Comments must be received by June 18, 2026.

### [Additional Information](#)

## Whistleblower Incentives and Protections

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April 1, 2026

- FinCEN is proposing a rule to establish a whistleblower program that offers incentives and protections to encourage individuals who have information about potential violations of the Bank Secrecy Act (BSA), International Emergency Economic Powers Act (IEEPA), Trading With the Enemy Act of 1917 (TWEA) and Foreign Narcotics Kingpin Designation Act (Kingpin Act) to voluntarily report such information (the “Whistleblower Program”).
- The Whistleblower Program will contribute to the U.S. government's efforts to safeguard the financial system from illicit use, promote national security and combat money laundering, terrorist financing, proliferation financing and related crimes.
- This notice of proposed rulemaking invites comments from the public regarding all aspects of the proposed rule, as well as comments in response to specific questions.
- Written comments on this proposed rule must be submitted on or before June 1, 2026.

### [Additional Information](#)

## FinCEN Proposes Rule to Fundamentally Reform Financial Institution Programs Designed to Fight Illicit Finance

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April 7, 2026

- Pursuant to the Department of the Treasury (Treasury) and FinCEN's efforts to modernize the Bank Secrecy Act (BSA) and to implement provisions of the Anti-Money Laundering Act of 2020 (AML Act), FinCEN is proposing a rule to fundamentally reform the requirements for financial institutions' anti-money laundering and countering the financing of terrorism (AML/CFT) programs.
- Among other changes, this proposed rule aims to ensure that financial institutions establish and maintain effective AML/CFT programs that better achieve the purposes of the BSA and lead to more effective outcomes for financial institutions as well as law enforcement and national security agencies.
- Through this rulemaking, consistent with its statutory authority as the administrator of the BSA, FinCEN is also proposing measures to modernize and reform federal supervision of AML/CFT programs by enhancing FinCEN's role in AML/CFT supervision and enforcement in coordination with Federal banking regulators.
- In addition, FinCEN is proposing regulatory amendments to promote clarity and consistency across FinCEN's program rules for different types of financial institutions.
- Comments must be received by June 5, 2026.

### [Additional Information](#)



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