



RKL Regulatory Compliance for Financial Institutions

September 2026

Final Rules



Suretyship and Guaranty; Segregated Deposit and Collateral

August 6, 2026

- The NCUA Board (Board) is amending its regulations to eliminate prescriptive segregated deposit and collateral requirements for suretyship and guaranty agreements. By removing these requirements, the Board is authorizing federally insured credit unions (FICUs) acting as sureties and guarantors to design products that address member needs while maintaining safety and soundness standards. Federal credit unions (FCUs), and federally insured, state-chartered credit unions (FISCUs) if permitted under state law to act as a surety or guarantor, continue to be subject to other requirements related to these arrangements, including the applicable lending regulations.
- The final rule follows publication of the December 29, 2025, proposed rule, and takes into consideration the public comments received.
- This final rule is effective September 8, 2026.

[Additional Information](#)

Beneficial Ownership Information Reporting Requirement Revision

August 14, 2026

- FinCEN is issuing this final rule to adopt as final and with certain limited changes the interim final rule issued on March 26, 2025, which narrowed beneficial ownership information (BOI) reporting requirements under FinCEN's regulations implementing the Corporate Transparency Act (CTA). In particular, this final rule not only continues to exempt reporting companies from having to report the BOI of U.S. person beneficial owners and U.S. person beneficial owners from having to provide BOI to reporting companies; it also exempts reporting companies from having to submit information about their U.S. person company applicants to FinCEN and exempts U.S. person company applicants from any obligation to provide their information. In addition, the final rule exempts all U.S. persons from the requirement to update information already provided to FinCEN in connection with obtaining a FinCEN identifier (FinCEN ID).
- This rule is effective August 14, 2026.

[Additional Information](#)

Unsafe or Unsound Practices, Matters Requiring Attention

September 1, 2026

- The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) are adopting a final rule to define the term “unsafe or unsound practice” for purposes of section 8 of the Federal Deposit Insurance Act and to revise the supervisory framework for the issuance of matters requiring attention and other supervisory communications.
- The final rule will explicitly limit its scope to institutions the agencies supervise. The final rule will also clarify how the agencies will exercise their enforcement and supervisory authority, including how the agencies will tailor their use of unsafe or unsound practices and matters requiring attention based on risk factors specific to an institution.
- The final rule is effective November 2, 2026.

[Additional Information](#)

Reciprocal Deposits: Implementing the 21st Century ROAD to Housing Act

September 1, 2026

- The Federal Deposit Insurance Corporation (FDIC) is amending its brokered deposit regulations to conform with recent changes to section 29 of the Federal Deposit Insurance Act made by section 902 of the 21st Century ROAD to Housing Act related to reciprocal deposits, which took effect on July 11, 2026. The FDIC is also providing certain clarifications regarding the reciprocal deposit framework to facilitate and simplify compliance. The FDIC invites public comment on this interim final rule.
- The interim final rule is effective September 1, 2026. Comments must be received no later than October 1, 2026.

[Additional Information](#)

Proposed Rules



Regulatory Modernization and Relief for Mutual Holding Companies

August 4, 2026

- The Board invites comment on a notice of proposed rulemaking (proposal) to modernize the regulatory framework applicable to mutual holding companies (MHCs), primarily through proposed revisions to Regulation MM ([12 CFR part 239](#)), which governs the formation, operations, activities, and conversion of savings and loan holding companies in mutual form. The proposal would amend Regulation MM by, among other things, eliminating certain dividend waiver requirements, reducing burden associated with conversions from mutual-to-stock form, revising certain post-conversion restrictions, eliminating the requirement that subsidiary holding companies of MHCs obtain federal charters, and revising and clarifying other provisions of the regulation. The proposal also would amend the capital rule ([12 CFR part 217](#)) to clarify that certain mutual capital instruments may qualify as regulatory capital and to codify model term sheets for mutual capital certificates as appendices to the regulation.
- Comments must be submitted by October 5, 2026.

[Additional Information](#)

Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Bank Holding Companies

August 4, 2026

- The Board is inviting public comment on proposed amendments to Regulation O, which governs loans by member banks to their insiders and insiders of their affiliates. The proposed amendments would update and modernize the regulation, increase transparency by clarifying requirements and incorporating existing interpretations, and promote efficiency by reducing regulatory burden. The proposed amendments also would incorporate existing statutory requirements that are not currently reflected in the regulation. Moreover, the proposed amendments would update several outdated dollar-based thresholds in Regulation O and index these thresholds going forward. In addition, the proposed amendments would address the application of Regulation O to member banks that lend to companies that are presumed to be controlled by large asset management companies through passive investment funds. Finally, the proposed amendments would revise and reorganize the regulation to streamline the text and make it more accessible.
- Comments must be submitted on or before October 5, 2026.

[Additional Information](#)

OCC Rules Regarding the Availability of OCC Information

August 5, 2026

- The Office of the Comptroller of the Currency (OCC) is proposing changes to its rules on information disclosure. The proposal would clarify the process for obtaining OCC approval to disclose non-public OCC information and allow for the disclosure of confidential supervisory information without OCC approval in certain circumstances, provided that applicable safeguards are observed. It also refines the OCC's process for requesting records under the Freedom of Information Act (FOIA), amends the rules to provide for expedited process of FOIA requests, and makes other structural and conforming changes.
- .Comments must be received on or before October 5, 2026

[Additional Information](#)

Extensions of Credit to Insiders

August 6, 2026

- The Federal Deposit Insurance Corporation (FDIC) is proposing to increase quantitative thresholds for certain extensions of credit to insiders of FDIC-supervised institutions, as restricted by the Federal Reserve Act and regulations promulgated thereunder. Specifically, the proposal would increase the thresholds for certain extensions of credit to executive officers not otherwise specifically authorized by statute from \$100,000 to \$400,000; and extensions of credit to insiders requiring prior approval by the board of directors from \$500,000 to \$2,000,000. The proposal would also establish an indexing methodology to periodically update such thresholds over time.
- Comments must be received on or before October 5, 2026.

[Additional Information](#)

Community Reinvestment Act Regulations

August 12, 2026

- The Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC) are proposing to amend their Community Reinvestment Act rules by making certain substantive, technical, and process-oriented changes to refocus on the statutory objective of encouraging banks to meet the credit needs of their communities; to better ensure that community development grants reach the communities they are intended to benefit; to reduce unnecessary burden, particularly for community banks; and to provide greater clarity for how to obtain CRA consideration. The OCC and the FDIC are also proposing certain technical changes to their rules implementing the Community Reinvestment Act sunshine requirements of the Federal Deposit Insurance Act. In addition, the OCC is proposing similar technical changes to its Public Welfare Investments rule and its Rules, Policies, and Procedures for Corporate Activities.
- Comments must be received on or before October 13, 2026.

[Additional Information](#)

Small Business Size Standards: Revised Size Standards Methodology

August 20, 2026

- The U.S. Small Business Administration (SBA or Agency) advises the public that it has revised its white paper explaining how it establishes, reviews, and modifies small business size standards. The revised white paper provides a detailed description of SBA's size standards methodology, including changes from SBA's 2024 Revised Size Standards Methodology (2024 Methodology, available at www.sba.gov/size). SBA welcomes comments and feedback on the 2026 Revised Methodology, which SBA has applied to the proposed review of size standards filed concurrently in the **Federal Register**.
- SBA must receive comments on the 2026 Revised Methodology on or before September 21, 2026.

[Additional Information](#)

Violations of Laws or Regulations

September 1, 2026

- The Office of the Comptroller of the Currency (OCC) proposes to revise the supervisory framework for the issuance of matters requiring attention (MRAs) in response to violations of laws or regulations and for addressing violations for which the OCC does not take an enforcement action or issue an MRA.
- Comments must be received on or before October 1, 2026.

[Additional Information](#)

Proposal of Special Measure Regarding Banque Misr UAE as a Financial Institution Operating Outside of the United States of Primary Money Laundering Concern

September 1, 2026

- FinCEN is issuing a notice of proposed rulemaking, pursuant to section 311 of the USA PATRIOT Act, that finds the five United Arab Emirates-based branches of Banque Misr (collectively, Banque Misr UAE) to be of primary money laundering concern and proposes imposing a special measure to: prohibit U.S. financial institutions from opening or maintaining a correspondent account for, or on behalf of, Banque Misr UAE; require U.S. financial institutions to take reasonable steps not to process a transaction for the correspondent account in the United States of a foreign banking institution if such a transaction involves Banque Misr UAE; and require U.S. financial institutions to apply special due diligence to their foreign correspondent accounts that are reasonably designed to guard against their use to process transactions involving Banque Misr UAE.
- Written comments on the notice of proposed rulemaking must be submitted on or before October 1, 2026.

[Additional Information](#)



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