ARIZONA BANKERS ASSOCIATION

November 2026 SBA Items Index

(In order of appearance)

1. Agencies Withdraw Proposal to Collect and Report Funds Transfer Information.
2. Agencies Seek Comment on Call Report Forms.
3. Executive Order to Decrease Housing Costs Published in Federal Register.
4. CFPB Issues Annual Fair Lending Report to Congress.
5. CFPB Seeks Comment on Information Collections.
6. FDIC Announces Termination of Receiverships.
7. FDIC Proposes to Revise Large-Bank Deposit Insurance Determinations.
8. FDIC Seeks Comment on Information Collections.
9. OCC Issues GENIUS ACT Rule and Related Forms.
10. OCC Seeks Comment on Information Collections.
11. HUD Announced Debenture Rates.
12. HUD Publishes Quarterly List of Granted Regulatory Waivers Requests.
13. HUD Announces Reorganization.
14. HUD Seeks Comment on Information Collections.
15. FEMA Issues Final Flood Hazard Determinations.
16. FEMA Issues Final Changes in Flood Hazard Determinations.
17. FEMA Adjusts Program and Per Capita Thresholds.
18. FEMA Issues Notice of Changes in Flood Hazard Determinations.
19. FEMA Issues Proposed Flood Hazard Determinations.

20. FEMA Seeks Comment on Information Collections.
21. FinCEN Prohibits Transmittal of Funds Involving MEXC Global.
22. Treasury Proposes ROAD Act Single-Family Purchaser Rule.
23. Treasury Seeks Comment on Information Collections.
24. IRS Issues Rule Affecting Certain Transfers Between Consolidated Groups.
25. IRS Issues Final Rule to Directly Accept Taxes Paid by Cards.
26. IRS Seeks Comment on Information Collections.
27. SBA Updates List of Requests for Disaster Declaration.
28. SBA Announces Surety Bond Guarantee Program Fees.
29. RBC Announces Application and Fees for SPUR Guaranteed Loan Program.
30. RHS Clarifies Single Family Housing Guaranteed Loan Program Limited Party Concessions.
31. CFTC Issues Interpretation on Impartial Access Requirements.
32. CFTC Seeks to Amend Swap Definition.
33. CFTC Issues Crypto-Related ANPR.
34. SEC Amends Definitions for Regulatory Flexibility Act Purposes.
35. SEC Issues List of Rules for Review.
36. SEC Proposes to Amend Investment Company Cross Trading Rule.
37. VA Seeks Comment on Condominium Related Information Collection.
38. NCUA Issues Final Statutory Lien Rule.
39. NCUA Issues Interim Final Rule to Revise Member Business Loan Rule.
40. NCUA Proposes to Amend Fidelity Bond and Insurance Coverage Rules.
41. NCUA Proposes to Amend Incidental Powers Rules.
42. NCUA Proposes to Revise Central Liquidity Facility.
43. NCUA Proposes to Remove Special Reserves.

44. NCUA Seeks to Eliminate Maintenance of Federal Share Insurance After Conversion.

45. NCUA Proposes to Amend Notification to Members of Share Insurance Coverage.

46. NCUA Seeks Comment on Draft Budget.

Agencies Withdraw Proposal to Collect and Report Funds Transfer Information.

The Board of Governors of the Federal Reserve System (FRB) and Financial Crimes Enforcement Network (FinCEN) (collectively, the agencies) withdrew a proposed rule published in the *Federal Register* **10/27/2020**, that would modify a threshold in the agencies' rules implementing the Bank Secrecy Act (BSA) that require financial institutions to collect and retain information on certain funds transfers and transmittals of funds. The proposed rule would have reduced the threshold from $3,000 to $250 for funds

transfers and transmittals of funds that begin or end outside the United States. FinCEN additionally proposed reducing from $3,000 to $250 the threshold in its rule requiring financial institutions to transmit to other financial institutions in the payment chain information on funds transfers and transmittals of funds that begin or end outside the United States. The proposed rule also would have clarified the meaning of "money" as used in the agencies' rules to specify that the rules apply to domestic and cross-border transactions involving convertible virtual currency and digital assets that have legal tender status to a recipient. The withdrawal may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-09/pdf/2026-22809.pdf. *Federal Register*, Vol. 91, No. 215, 11/09/2026, 70824-70825.

Agencies Seek Comment on Call Report Forms.

- The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment regarding Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, Form FFIEC 101. The agencies use data reported in the FFIEC 101 to assess and monitor the levels and components of each reporting entity's applicable capital requirements and the adequacy of the entity's capital under the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable; to evaluate the impact of the Advanced Capital Adequacy Framework and the supplementary leverage ratio, as applicable, on individual reporting entities and on an industry-wide basis and its competitive implications; and to supplement on-site examination processes. The agencies are currently in the process of revising the regulatory capital requirements for advanced approaches institutions and may be issuing revised reporting requirements in the future. Comments are due **11/16/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-16/pdf/2026-21185.pdf. *Federal Register*, Vol. 91, No. 199, 10/16/2026, 65843-65845.

- The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment regarding Consolidated Reports of Condition and Income (Call Report) Forms FFIEC 031, FFIEC 041, and FFIEC 051. The agencies seek comment regarding revisions to the collections related to an interim final rule issued by FDIC that implements section 902 of the 21st Century ROAD to Housing Act. Comments are due **12/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-27/pdf/2026-21841.pdf. *Federal Register*, Vol. 91, No. 206, 10/27/2026, 67650-67653.

Executive Order to Decrease Housing Costs Published in *Federal Register*.

Executive Order 14438, Decreasing Housing Costs for the American People, was published in the *Federal Register*. The stated purpose of the order is to reduce barriers to mortgage origination and costs impeding homeownership; embrace innovative risk and value assessment technologies to drive down mortgage and homeownership costs; and promote competition and innovation throughout the housing and mortgage market. The executive order may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-28/pdf/2026-22051.pdf. *Federal Register*, Vol. 91, No. 207, 10/28/2026, 68007-68009.

CFPB Issues Annual Fair Lending Report to Congress.

The Bureau of Consumer Financial Protection (CFPB) announced the issuance of its Fair Lending Report to Congress. The report describes fair lending activities of CFPB in rulemaking, supervision and enforcement, interagency coordination, and stakeholder engagement for calendar year 2025. CFPB released the report on its website **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22645.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70067-70077.

CFPB Seeks Comment on Information Collections.

- CFPB seeks comment regarding an information collection titled, Consumer Response Company Response Survey. CFPB uses the information collection to garner consumer feedback on a company's response to and handling of their complaint. The results of the feedback are shared with the company that responded to the complaint. CFPB also uses the feedback as one of several inputs to inform its work to assess the accuracy, completeness, and timeliness of company responses to consumer complaints.

Comments are due **12/14/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21076.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65533-65534.

- CFPB seeks comment regarding an information collection titled, Electronic Fund Transfer Act, Regulation E. The Electronic Fund Transfer Act requires accurate disclosure of the costs, terms, and rights relating to electronic fund transfer services and remittance transfer services to consumers. The disclosures are intended to protect the rights of consumers using the services. Comments are due **12/29/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-30/pdf/2026-22227.pdf. *Federal Register*, Vol. 91, No. 209, 10/30/2026, 68496.

- CFPB seeks comment regarding an information collection titled, Real Estate Settlement Procedures Act, Regulation X. The disclosures in the collection are required by the statute or implementing regulations. Consumers use the required disclosures to inform their choice of settlement service providers, to review the final terms of a settlement, to understand whom to contact about questions concerning their mortgage loan, and to identify and protect against inaccurate or questionable loan servicing practices. Comments are due **12/29/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-30/pdf/2026-22228.pdf. *Federal Register*, Vol. 91, No. 209, 10/30/2026, 68496-68497.

FDIC Announces Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for the insured depository institution listed in the notice, was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination date listed in the notice, the Receivership has been terminated, the Receiver has been discharged, and the Receivership has ceased to exist as a legal entity. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-04/pdf/2026-22481.pdf. *Federal Register*, Vol. 91, No. 212, 11/04/2026, 69564.

FDIC Proposes to Revise Large-Bank Deposit Insurance Determinations.

FDIC seeks comment on a proposal that would: remove the regulation regarding recordkeeping for timely deposit insurance determination; revise the regulation regarding large-bank deposit insurance determination modernization to modify the requirements that, following rescission of the preceding regulation, would generally apply to institutions currently subject to the preceding regulation, with certain modifications, and clarify its requirements to better align the burdens of the rule with the benefits; and revise the regulation regarding indexing of specified regulatory thresholds to index the thresholds to inflation in the regulation regarding large-bank deposit insurance determination modernization. Comments are due **01/04/2027**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-04/pdf/2026-22495.pdf. *Federal Register*, Vol. 91, No. 212, 11/04/2026, 69642-69684.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding three information collections: Forms Relating to Processing Deposit Insurance Claims; Retail Foreign Exchange Transactions; and Margin and Capital Requirements for Swap Entities. The information collections are used as explained in the notice. Comments are due **12/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-26/pdf/2026-21741.pdf. *Federal Register*, Vol. 91, No. 205, 10/26/2026, 67317-67319.

- FDIC seeks comment regarding an information collection titled, FDIC How America Banks Survey. As part of its mission FDIC has a longstanding goal of ensuring Americans can access and benefit from bank accounts. The survey is used to collect information about consumers' use of various financial products. Comments are due **12/28/2026**. The notice may

be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-28/pdf/2026-21983.pdf. *Federal Register*, Vol. 91, No. 207, 10/28/2026, 67832-67833.

OCC Issues GENIUS ACT Rule and Related Forms.

- The Office of the Comptroller of the Currency (OCC) issued a final rule to implement the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) regarding the issuance of payment stablecoins and certain related activities by entities subject to OCC's jurisdiction. The final rule is effective **01/18/2027**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21706.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 67000-67194.

- OCC seeks comment regarding the Reporting Forms and Instructions for Permitted Payment Stablecoin Issuers Subject to the Jurisdiction of OCC. See the notice for explanation for use of the information collected from the form. Comments are due **11/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21705.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 66916-66939.

- OCC seeks comment regarding the Application for Licensing or Registration to Issue Payment Stablecoins Under the GENIUS Act. See the notice for explanation for use of the information collected from the form. Comments are due **11/23/2026**. OCC also issued a correction to the information collection to correct a typographical error. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21704.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 66939-66942. The correction may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-29/pdf/2026-22036.pdf. *Federal Register*, Vol. 91, No. 208, 10/29/2026, 68229-68230.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Conversions from Mutual to Stock Form. Under the Homeowners' Loan Act, a savings association may convert from a mutual form to a stock form, in accordance with the regulations issued by OCC under 12 CFR 192. The regulation sets forth the processes, procedures, and required filings in conjunction with both standard mutual-to-stock conversions and voluntary supervisory mutual-to-stock conversions. The information collected is used as outlined in the notice. Comments are due **11/16/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-16/pdf/2026-21208.pdf. *Federal Register*, Vol. 91, No. 199, 10/16/2026, 65845-65850.

- OCC seeks comment regarding an information collection titled, Mandatory Contractual Stay Requirements for Qualified Financial Contracts. The information collection is used in connection with requirements under Regulation YY regarding qualified financial contracts. Comments are due **01/04/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-03/pdf/2026-22415.pdf. *Federal Register*, Vol. 91, No. 211, 11/03/2026, 69309-69311.

HUD Announced Debenture Rates.

The Department of Housing and Urban Develop (HUD) announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act. The interest rate for debentures issued under the Act during the 6-month period beginning **07/01/2026**, is **4½** percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **07/01/2026**, is **5** percent. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-13/pdf/2026-20822.pdf. *Federal Register*, Vol. 91, No. 196, 10/13/2026, 64939-64940.

HUD Publishes Quarterly List of Granted Regulatory Waivers Requests.

Section 106 of the Department of Housing and Urban Development Reform Act requires HUD to publish quarterly *Federal Register* notices of all regulatory

waivers that it has approved. Each notice covers the quarterly period since the previous notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **01/01/2026** and ending **03/31/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-27/pdf/2026-21886.pdf. *Federal Register*, Vol. 91, No. 206, 10/27/2026, 67598-67609.

HUD Announces Reorganization.

HUD announced it intends to make changes to its headquarters and field operational structure. The changes are designed to better enable HUD to address crucial workplace and mission needs by eliminating redundancies, streamlining and increasing flexibility in work processes, and consolidating administrative functions, thus allowing it to more efficiently deliver on its mission utilizing current resources. HUD does not propose any office closures or relocation of staff. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-10/pdf/2026-22838.pdf. *Federal Register*, Vol. 91, No. 216, 11/10/2026, 72551-72555.

HUD Seeks Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, Informed Consumer Choice Disclosure and Application For HUD/FHA Insured Mortgage. Specific information is needed to determine the eligibility of the borrower and proposed mortgage transaction for Federal Housing Administration's (FHA) mortgage insurance endorsement. The collection also contains additional notification requirements for lenders on refinances with existing FHA partial claim subordinate liens. Lenders seeking FHA's insurance prepare forms to collect and report data. Comments are due **11/30/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-30/pdf/2026-22136.pdf. *Federal Register*, Vol. 91, No. 209, 10/30/2026, 68537-68538.

- HUD seeks comment regarding an information collection titled, Home Mortgage Disclosure Act (HMDA), Loan Application Register. The information collection is used for reporting HMDA-related information as required under Regulation C, which implements HMDA. Comments are due **01/04/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-05/pdf/2026-22571.pdf. *Federal Register*, Vol. 91, No. 213, 11/05/2026, 69859.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **Alabama**, **Indiana**, **Michigan**, **New York**, **Texas**, and **Wisconsin**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in the FEMA's National Flood Insurance Program (NFIP). The date of **01/22/2027**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20915.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65232-65233.

- FEMA made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **North Carolina**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in the FEMA's National Flood Insurance Program (NFIP). The date of **02/05/2027**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20916.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65237-65238.

- FEMA made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in **California**, **Florida**, **Michigan**, and **New York**. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having an effect in order to qualify or remain qualified for participation in the FEMA's National Flood Insurance Program (NFIP). The date of **02/19/2027**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20917.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65238-65240.

FEMA Issues Final Changes in Flood Hazard Determinations.

New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in **Arizona**, **California**, **Colorado**, **Hawaii**, **Nevada**, **South Dakota**, and **Utah**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20908.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65242-65245.

FEMA Adjusts Program and Per Capita Thresholds.

- FEMA announced an increase in the statewide per capita impact indicator under the Public Assistance Program. The statewide per capita impact indicator will be increased to **$2.01** for all disasters with an incident start date on or after **10/01/2026**. The adjustment is based on an increase in the Consumer Price Index for All Urban Consumers of 3.4 percent for the 12-month period that ended in August 2026. The adjustment applies to major disasters with an incident start date on or after **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22694.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70092-70093.

- FEMA announced an increase in the minimum project worksheet amount under the Public Assistance Program. The minimum amount for any project worksheet under the program has increased to **$4,300** for all major disasters and emergencies declared on or after **10/01/2026**. The adjustment is based on an increase in the Consumer Price Index for All Urban Consumers of 3.4 percent for the 12-month period that ended in August 2026. The adjustment applies to major disasters with an incident start date on or after **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22697.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70093.

- FEMA announced an increase in the award amount for serious needs assistance provided under the Individuals and Households Program. The award amount with respect to any single emergency or major disaster is **$820**. The adjustment is based on an increase in the Consumer Price Index for all Urban Consumers of 3.4 percent for the 12-month period, which ended in August 2026. The increase in award amount is for any single emergency or major disasters declared on or after **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22692.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70093.

- FEMA announced an increase in the maximum amount for assistance under the Individuals and Households Program. The maximum amount of program assistance provided to an individual or household with respect to any single emergency or major disaster is **$46,400** for housing assistance and **$46,400** for other needs assistance. The adjustment is based on an increase in the Consumer Price Index for All Urban Consumers of 3.4 percent for the 12-month period that ended in August 2026. The increase in award amount is for any single emergency or major disaster declared on or after

10/01/2026. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22696.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70094.

- FEMA announced an adjustment to the threshold for small project subgrants made to state, tribal, and local governments and private nonprofit facilities. The threshold for any small project subgrant made to state, tribal, and local governments or to the owner or operator of an eligible private nonprofit facility is **$1,130,900**. The adjustment is based on an increase in the Consumer Price Index for All Urban Consumers of 3.4 percent for the 12-month period that ended in August 2026. The adjustment applies to major disasters and emergencies declared on or after **10/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22696.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 70094.

FEMA Issues Notice of Changes in Flood Hazard Determinations.

FEMA issued a notice which lists communities in **Arizona**, **California**, **Colorado**, **Idaho**, and **Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20909.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65233-65236.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Kansas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20914.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65236-65237.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Illinois** and **Vermont**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20910.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65240-65242.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Mississippi**, as listed in the table in the notice.

The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20912.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65245-65246.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Montana**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20913.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2027, 65246-65247.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20926.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65247-65249.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in **Iowa** and **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/12/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-14/pdf/2026-20911.pdf. *Federal Register*, Vol. 91, No. 197, 10/14/2026, 65249-65251.

FEMA Seeks Comment on Information Collections.

- FEMA seeks comment regarding an information collection titled, Tribal Homeland Security Grant Program (THSGP). The information is collected for the primary purpose of facilitating correspondence between the grant applicant and FEMA and for determining eligibility and administration of FEMA Preparedness Grant Programs, specifically for the THSGP. The THSGP provides supplemental funding to directly eligible Tribes to help strengthen the nation against risks associated with potential terrorist attacks. The program provides funds to build capability at the state, local, territorial, and Tribal levels, and implement goals and objectives included in state homeland security strategies. Comments are due **12/15/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-16/pdf/2026-21199.pdf. *Federal Register*, Vol. 91, No. 199, 10/16/2026, 65757-65758.

- FEMA seeks comment regarding an information collection titled, Application for Community Disaster Loan (CDL) Program. The loan package for the CDL Program provides local governments that have suffered substantial loss of tax or other revenues as a result of a major disaster, the opportunity to obtain financial assistance in order to perform their governmental functions. The loan must be justified on the basis of need and disaster-related expenses. Comments are due **11/20/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-21/pdf/2026-21497.pdf. *Federal*

Register, Vol. 91, No. 202, 10/21/2026, 66574-66575.

- FEMA seeks comment regarding an information collection titled, Application for Participation in the National Flood Insurance Program (NFIP). The NFIP provides flood insurance to communities that apply for participation and make a commitment to protect against future flood damages. The application form and supporting documentation enable FEMA to continue to rapidly process new community applications. Comments are due **11/27/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-28/pdf/2026-21941.pdf. *Federal Register*, Vol. 91, No. 207, 10/28/2026, 67848-67849.

FinCEN Prohibits Transmittal of Funds Involving MEXC Global.

The Financial Crimes Enforcement Network (FinCEN) issued an order finding that MEXC Global, including any of its subsidiaries, branches, and offices, as well as any successor entities, operating in any jurisdiction outside of the United States, is a financial institution operating outside of the United States of primary money laundering concern in connection with Russian illicit finance. As a result of the order, a covered financial institution is prohibited from engaging in any transmittal of funds from or to MEXC Global. A "covered financial institution'' has the same meaning as ''financial institution'' in 31 CFR 1010.100(t). The order is effective **12/10/2026**. The order may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-10/pdf/2026-22962.pdf. *Federal Register*, Vol. 91, No. 216, 11/10/2026, 72420-72427.

Treasury Proposes ROAD Act Single-Family Purchaser Rule.

The Department of the Treasury (Treasury) issued a proposed rule to carry out the purposes of section 1001 of the 21st Century ROAD to Housing Act which prohibits large institutional investors from purchasing single-family homes, subject to certain exceptions. The proposed rule would clarify certain terms relevant to the restrictions, including "large institutional investor;" the application of certain exceptions from the statutory prohibition; and the statutory enforcement mechanism. Comments are due **11/23/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21675.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 66799-66827.

Treasury Seeks Comment on Information Collections.

- Treasury seeks comment regarding an information collection titled, Trump Accounts Qualified Class Contribution Application. Section 70204 of the One, Big, Beautiful Bill Act added section 530A and related provisions to the Internal Revenue Code, establishing Trump Accounts as a new category of traditional individual retirement account for eligible individuals under age 18. Certain governmental entities and organizations may make donor contributions benefiting Trump Account beneficiaries under specified statutory conditions. Multiple contribution structures is also permitted. Treasury is responsible for administering the contribution structures, including reviewing donor eligibility, validating contribution structures, coordinating receipt and distribution of funds, and ensuring compliance with statutory limitations and operational requirements. The information collection is used in this process. Comments are due **12/22/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21643.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 66946.

- Treasury seeks comment regarding an information collection titled, Notice to Account Holder for Garnishment of Accounts Containing Federal Benefit Payments. Under 31 CFR 212.6, financial institutions provide notices to account holders when a garnishment order affects an account receiving directly deposited federal benefit payments, a protected amount has been established, and funds exceeding that amount are subject to garnishment. The notice explains the garnishment order, protected amount, any applicable fee, and the account holder's rights. Treasury seeks to renew use of the information collection. Comments are due **12/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-26/pdf/2026-21774.pdf. *Federal Register*, Vol. 91, No. 205, 10/26/2026, 67392-67393.

IRS Issues Rule Affecting Certain Transfers Between Consolidated Groups.

The Internal Revenue Service (IRS) issued a final rule to clarify that, in the case of certain transfers between members of a consolidated group, a

transferee's assumption of certain liabilities will not reduce the transferor's basis in the transferee's stock received in the transfer. The final rule is effective **10/16/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-16/pdf/2026-21253.pdf. *Federal Register*, Vol. 91, No. 199, 10/16/2026, 65683-65685.

IRS Issues Final Rule to Directly Accept Taxes Paid by Cards.

IRS issued a final rule regarding the payment of tax by commercially acceptable means. The final rule reflects changes made by the Taxpayer First Act that would allow IRS to directly accept payments of tax by credit or debit card, without having to connect taxpayers to third-party payment processors. The final rule removes restrictions on the payment of any fee by IRS under any contracts related to payment of taxes by credit, debit, or charge card, and on IRS imposing any fee or charge on persons paying taxes by credit or debit card. The final rule is effective **10/19/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-19/pdf/2026-21267.pdf. *Federal Register*, Vol. 91, No. 200, 10/19/2026, 65980-65982.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Guidance Under Section 529A: Qualified ABLE Programs. Internal Revenue Code section 529A provides rules under which States or State agencies may establish and maintain a tax-favored savings program through which contributions may be made to the account of an eligible disabled individual to meet qualified disability expenses. The accounts also receive favorable treatment for purposes of certain means-tested Federal programs. Comments are due **12/14/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21097.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65620.

- IRS seeks comment regarding an information collection titled, Certain Transfers of Domestic Stock or Securities by U.S. Persons to Foreign Corporations. The applicable regulation relates to certain transfers of stock or securities of domestic corporations to foreign corporations pursuant to the corporate organization, reorganization, or liquidation provisions of the Internal Revenue Code. The transfers generally result in the recognition of gain unless an applicable exception is satisfied. The information collected is used by IRS to determine whether the requirements for the exception have been satisfied. Comments are due **12/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-28/pdf/2026-21921.pdf. *Federal Register*, Vol. 91, No. 207, 10/28/2026, 67910.

- IRS seeks comment regarding an information collection titled, Foreclosure Sale Purchaser. The form is used to gather contact information of the purchaser from a third party foreclosure sale when IRS is considering the redemption of the property. Comments are due **01/04/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-03/pdf/2026-22401.pdf. *Federal Register*, Vol. 91, No. 211, 11/03/2026, 69311.

- IRS seeks comment regarding an information collection titled, Individual Retirement Account Compliance Resolution System. A revenue procedure establishes the IRA Compliance Resolution System (ICRS), a new correction program for individual retirement accounts and annuities (IRAs). The program permits IRA custodians and IRA owners to correct certain eligible inadvertent failures that occur due to custodian errors or inadvertent errors by a service provider. IRA custodians and IRA owners use the ICRS as summarized in the notice. Comments are due **01/04/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-03/pdf/2026-22384.pdf. *Federal Register*, Vol. 91, No. 211, 11/03/2026, 69311-69312.

SBA Updates List of Requests for Disaster Declaration.

The Small Business Administration (SBA) provided an updated list of requests it received to make a disaster declaration for a state, territory, or Tribe. The notice was issued **10/07/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-13/pdf/2026-20821.pdf. *Federal Register*, Vol. 91, No. 196, 10/13/2026, 65022-65024.

SBA Announces Surety Bond Guarantee Program Fees.

SBA announced a change in the guarantee fees it charges all Prior Approval Surety companies and

Principals on each guaranteed bond (other than a bid bond) issued in the Surety Bond Guarantee Program; with the exception of projects under NAICS Code 31, 32, 33: Manufacturing. See the notice for the specific fees. The change applies to all SBA surety bond guarantees approved on or after **11/30/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-30/pdf/2026-22177.pdf. *Federal Register*, Vol. 91, No. 209, 10/30/2026, 68580.

RBC Announces Application and Fees for SPUR Guaranteed Loan Program.

The Rural Business-Cooperative Service (RBC) announced the acceptance of guaranteed loan applications under the Strengthening Processing for US Ranchers (SPUR) Guaranteed Loan Program. The notice provides applicants with the Guarantee Fee rates, Loan Guarantee percentage, the Periodic Retention Fee, and Fee for Issuance of the Loan Note Guarantee Prior to Construction Completion for Fiscal Year (FY) 2027, to be used when applying for guaranteed loans under the SPUR Guaranteed Loan Program. The guaranteed funds will be made available to eligible lenders to make loans to eligible borrowers seeking to support a range of activities to increase and diversify the processing capacity of American Meat, Poultry, and Seafood. The fees in the notice are effective **10/01/2027**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-27/pdf/2026-21858.pdf. *Federal Register*, Vol. 91, No. 206, 10/27/2026, 67540-67541.

RHS Clarifies Single Family Housing Guaranteed Loan Program Limited Party Concessions.

The Rural Housing Service (RHS) issued a final rule to amend the Single Family Housing Guaranteed Loan Program regulation to clarify real estate commission fees are not included in the limit on interested party concessions. RHS made the change to align the policy with prevailing mortgage industry standards. Excluding real estate commission fees from the six percent seller concession limitation allows sellers to contribute more toward borrower closing costs, necessary repairs, or other permissible transaction expenses. The final rule is effective **11/09/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-09/pdf/2026-22772.pdf. *Federal Register*, Vol. 91, No. 215, 11/09/2026, 70769-70770.

CFTC Issues Interpretation on Impartial Access Requirements.

The Commodity Futures Trading Commission (CFTC) issued an interpretation of the requirement that designated contract markets (DCMs) provide competitive, open, fair, and impartial access to their members and persons with trading privileges under CFTC Regulation 38.151(b) (Impartial Access Requirements). Specifically, the final interpretive guidance is being issued to inform the public of CFTC's views on the Impartial Access Requirements that should be guiding exchanges' selections of access criteria. The final interpretive guidance is effective **11/10/2026**. The interpretation may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-10/pdf/2026-22863.pdf. *Federal Register*, Vol. 91, No. 216, 11/10/2026, 72407-72410.

CFTC Seeks to Amend Swap Definition.

- CFTC issued an interim final rule to codify its longstanding position that casino-style gambling products, including wagers placed on sports books and casino games, are excluded from the "swap" definition. The interim final rule is effective **10/19/2026**. Comments are due **11/18/2026**. The interim final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-19/pdf/2026-21376.pdf. *Federal Register*, Vol. 91, No. 200, 10/19/2026, 65969-65979.

- CFTC seeks comment regarding its proposal to further define the term "swap" to explicitly include event contracts, including those based on sports-, politics-, cultural-, and weather-related events. Comments are due **11/18/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-19/pdf/2026-21377.pdf. *Federal Register*, Vol. 91, No. 200, 10/19/2026, 66022-66033.

CFTC Issues Crypto-Related ANPR.

CFTC issued an advanced notice of proposed rulemaking (ANPR) regarding section 2(c)(2)(D) of the Commodity Exchange Act to develop and establish fit-for-purpose rules with respect to transactions and markets in crypto assets. Comments are due **12/14/2026**. The ANPR may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-

13/pdf/2026-20888.pdf. *Federal Register*, Vol. 91, No. 196, 10/13/2026, 64811-64840.

SEC Amends Definitions for Regulatory Flexibility Act Purposes.

The Securities and Exchange Commission (SEC) issued a final rule to amend the definitions of "small business" and "small organization" (collectively, small entities) that are used in connection with rulemaking under the Investment Company and the Investment Advisers Acts. The definitions concern regulatory requirements applicable to registered investment companies and business development companies (collectively, funds) as well as investment advisers. The definitions are used specifically for purposes of the Regulatory Flexibility Act which requires SEC to consider the impact of its regulations on small entities. The amendments are designed to modernize the definitions, by increasing certain asset-based thresholds, including a mechanism for periodic future inflation adjustments, and eliminating the threshold based on total assets for advisers. In connection with the amendments, SEC made conforming amendments to Form ADV as well as the rule that allows certain small SEC-registered advisers to apply for a continuing hardship exemption from making Advisers Act filings electronically. The final rule is effective **02/04/2027**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-06/pdf/2026-22741.pdf. *Federal Register*, Vol. 91, No. 214, 11/06/2026, 69955-69977.

SEC Issues List of Rules for Review.

SEC issued a list of rules to be reviewed pursuant to the Regulatory Flexibility Act. The list is published to provide notice that the rules are scheduled for review by SEC and to invite comment on whether the rules should be continued without change or should be amended or rescinded to minimize any significant economic impact of the rules upon a substantial number of small entities. Comments are due **11/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-23/pdf/2026-21657.pdf. *Federal Register*, Vol. 91, No. 204, 10/23/2026, 66795-66796.

SEC Proposes to Amend Investment Company Cross Trading Rule.

SEC seeks comment regarding amendments to the rule under the Investment Company Act that permits securities transactions between a registered investment company and certain affiliates (referred to as, cross trades), subject to conditions. The proposed amendments are designed to expand the scope of securities that are eligible for cross trading, modernize the rule's conditions, and enhance investor protection. SEC also proposed to require aggregated reporting of trading activity and cross trades in Form N-PORT and Form N-MFP. Comments are due **12/14/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21037.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65622-65677.

VA Seeks Comment on Condominium Related Information Collection.

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Information Collected from Lenders of Condominium Projects. The collection of information is necessary for VA to review condominium projects and determine whether units within the projects are acceptable security for VA-guaranteed loans. Comments are due **12/28/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-27/pdf/2026-21871.pdf. *Federal Register*, Vol. 91, No. 206, 10/27/2026, 67653-67654.

NCUA Issues Final Statutory Lien Rule.

The National Credit Union Administration (NCUA) issued a final rule regarding statutory liens. On **02/25/2026**, NCUA published a proposed rule regarding the removal of a provision regarding federal credit unions' (FCUs) statutory lien authority. Upon further consideration, and based on the comments received, NCUA issued a final rule to remove the term, "except as otherwise provided by law or except as otherwise provided by federal law." NCUA believes the language does not provide any assistance to FCUs in determining whether such statutory or case law exists, therefore it has no material value. The final rule is effective **12/04/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-04/pdf/2026-22536.pdf. *Federal Register*, Vol. 91, No. 212, 11/04/2026, 69491-69492.

NCUA Issues Interim Final Rule to Revise Member Business Loan Rule.

NCUA issued an interim final rule to amend its regulations governing member business loans and commercial lending. The interim final rule eliminates an outdated, transitional provision that is no longer necessary. NCUA believes the amendments are

necessary to reduce regulatory complexity and improve the clarity of NCUA regulations. The intended effect is to enhance clarity and simplify compliance for federally insured credit unions. The interim final rule is effective **11/04/2026**. Comments are due **01/04/2027**. The interim final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-11-04/pdf/2026-22537.pdf. *Federal Register*, Vol. 91, No. 212, 11/04/2026, 69495-69498.

NCUA Proposes to Amend Fidelity Bond and Insurance Coverage Rules.

NCUA seeks comment on proposed amendments to regulations that govern fidelity bond and insurance coverage for federally insured credit unions. The proposed rule would eliminate certain prescriptive procedural mandates and simplify requirements for coverage amounts and deductibles. Comments are due **12/14/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21087.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65475-65478.

NCUA Proposes to Amend Incidental Powers Rules.

NCUA seeks comment on proposed amendments to regulations regarding incidental powers to clarify that federal credit unions (FCUs) are not required to seek an advisory opinion from the Office of General Counsel before petitioning NCUA to engage in an activity that does not fall within an FCU's preapproved incidental powers. Comments are due **12/14/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21088.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65479-65481.

NCUA Proposes to Revise Central Liquidity Facility.

NCUA proposes to adopt as final the revisions to the Central Liquidity Facility (CLF) rule made under two interim final rules published in the *Federal Register* **04/29/2020**, and **03/24/2021**. The proposal would adopt the amendments made by the interim final rules. The proposal would also remove or modify certain filing requirements and criteria NCUA uses to approve CLF members. Finally, the proposal would amend the timing requirements related to pay adjustments to the capital stock subscription, clarify various regulatory provisions, and make necessary conforming edits. Comments are due **12/14/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-15/pdf/2026-21089.pdf. *Federal Register*, Vol. 91, No. 198, 10/15/2026, 65481-65489.

NCUA Proposes to Remove Special Reserves.

NCUA issued a proposed rule to amend its regulations governing the requirements for federal share insurance. The amendment would remove the requirement for federally insured, state-chartered credit unions to establish a special reserve for certain investments that are beyond those authorized for federally chartered credit unions. Comments are due **12/21/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-21/pdf/2026-21509.pdf. *Federal Register*, Vol. 91, No. 202, 10/21/2026, 66532-66534.

NCUA Seeks to Eliminate Maintenance of Federal Share Insurance After Conversion.

NCUA seeks comment on a proposal to remove a regulatory provision regarding the process for maintaining federal share insurance following the conversion of a federal credit union (FCU) to a state charter. The provision is unnecessarily duplicative of a similar provision contained in NCUA's Chartering and Field of Membership Manual and is outdated, having been superseded by amendments to the manual. Comments are due **12/21/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-21/pdf/2026-21508.pdf. *Federal Register*, Vol. 91, No. 202, 10/21/2026, 66534-66537.

NCUA Proposes to Amend Notification to Members of Share Insurance Coverage.

NCUA seeks comment on a proposed rule to streamline the methods a federally insured credit union (FICU) may use to provide its members with notice of share insurance coverage. The current regulation mandates that a FICU make available hard copies of certain prescribed materials. While a FICU would still be required to provide notice to members, the proposed rule would defer to the FICU on the method used for such notification. Among other methods, a FICU may elect to provide members with a link to updated online resources that will be maintained on the NCUA website. Comments are due **12/21/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-

21/pdf/2026-21512.pdf. *Federal Register*, Vol. 91, No. 202, 10/21/2026, 66537-66539.

NCUA Seeks Comment on Draft Budget.

NCUA seeks comment regarding its draft 2027-2028 "detailed business-type budget." The proposed resources identified in the draft budget will finance NCUA's annual operations and capital projects. Comments are due **11/30/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-28/pdf/2026-21948.pdf. *Federal Register*, Vol. 91, No. 207, 10/28/2026, 67862-67875.

Proposed Rules and Comment Due Dates

	Agency	*Proposed Rule*	*Federal Register Publication Date and Page Number*	*Comment Due Date*
*	**Commodity Futures Trading Commission (CFTC)**	Revisions to Definition of "Swap."	*Federal Register*, Vol. 91, No. 200, 10/19/2026, 66022-66033.	**Nov. 18, 2026**
*	**CFTC**	**ANPR:** Regulation Crypto Asset Transactions and Regulation Crypto Asset Markets.	*Federal Register*, Vol. 91, No. 196, 10/13/2026, 64811-64840.	**Dec. 14, 2026**
	Federal Deposit Insurance Corporation (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**
*	**FDIC**	Large-Bank Deposit Insurance Determination Modernization.	*Federal Register*, Vol. 91, No. 212, 11/04/2026, 69642-69684.	**Jan. 04, 2027**
*	**Federal Reserve System (FRB)**	**NOTICE:** Withdrawal of Proposed Rule to Modify Certain Information Collection and Reporting Rules under Bank Secrecy Act.	*Federal Register*, Vol. 91, No. 215, 11/09/2026, 70824-70825.	Effective: **Nov. 09, 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	*Federal Register*, Vol. 91, No. 187,	**Nov. 30, 2026**

		Institutions Seeking Approval for a Subsidiary to Issue Payment Stablecoins.	09/29/2026, 61346-61361.	
	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)**	**NOTICE:** Withdrawal of Proposed Rule to Modify Certain Information Collection and Reporting Rules under Bank Secrecy Act.	*Federal Register*, Vol. 91, No. 215, 11/09/2026, 70824-70825.	**Nov. 09, 2026**
	Internal Revenue Service (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**
*	**NCUA**	Amendments to Fidelity Bond and Insurance Coverage Rules.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65475-65478.	**Dec. 14, 2026**
*	**NCUA**	Amendments to Incidental Powers Rules.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65479-65481.	**Dec. 14, 2026**
*	**NCUA**	Amendments to Central Liquidity Facility Rule.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65481-65489.	**Dec. 14, 2026**
*	**NCUA**	Amendments to Investment Special Reserve Rule.	*Federal Register*, Vol. 91, No. 202,	**Dec. 21, 2026**

			10/21/2026, 66532-66534.	
*	**NCUA**	Amendments to Eliminate Maintenance of Federal Share Insurance Following Conversion.	*Federal Register*, Vol. 91, No. 202, 10/21/2026, 66534-66537.	**Dec. 21, 2026**
*	**NCUA**	Amendments to Notification to Members Regarding Share Insurance.	*Federal Register*, Vol. 91, No. 202, 10/21/2026, 66537-66539.	**Dec. 21, 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**
	Securities and Exchange Commission (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**
*	**SEC**	Amendments to Investment Company Cross Trading.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65622-65677.	Comments Due: **Dec. 14, 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)**	Implementation of 21st Century ROAD to Housing Act Prohibition on Large Institutional Investor Purchases of Single-Family Homes Rule.	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 66799-66827.	**Nov. 23, 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:** Annual Fair Lending Report Issued to Congress.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70067-70077.	Published: **Nov. 06, 2026**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Consumer Response Company Response Survey.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65533-65534.	Comments Due: **Dec. 14, 2026**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Electronic Fund Transfer Act, Regulation E.	*Federal Register*, Vol. 91, No. 209, 10/30/2026, 68496.	Comments Due: **Dec. 29, 2026**
*	**CFPB**	**NOTICE:** Comments Requested on Information Collection: Real Estate Settlement Procedures Act, Regulation X.	*Federal Register*, Vol. 91, No. 209, 10/30/2026, 68496-68497.	Comments Due: **Dec. 29, 2026**
*	**Commodity Futures Trading Commission (CFTC)**	**INTERIM FINAL RULE:** Amendments to Definition of "Swap" to Exclude Casino-Style Gambling Products.	*Federal Register*, Vol. 91, No. 200, 10/19/2026, 65969-65979.	**Oct. 19, 2026** Comments Due: **Nov. 18, 2026**
*	**CFTC**	**INTERPRETATION:** Impartial Access Requirements.	*Federal Register*, Vol. 91, No. 216, 11/10/2026, 72407-72410.	**Nov. 10, 2026**
*	**Executive Orders, Presidential (EO)**	**ORDER:** Decreasing Housing Costs for the American People, EO 14438.	*Federal Register*, Vol. 91, No. 207, 10/28/2026, 68007-68009.	Published: **Oct. 28, 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,	**Mar. 02, 2026** Mandatory Compliance Date: **Apr. 01, 2027** Parts 328.4 and 328.5 Effective: **Jan. 01, 2027**

			11/28/2025, 54544-54545.	
*	**FDIC**	**NOTICE:** Termination of Receiverships.	*Federal Register*, Vol. 91, No. 212, 11/04/2026, 69564.	Issued: **Nov. 04, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, Form FFIEC 101.	*Federal Register*, Vol. 91, No. 199, 10/16/2026, 65843-65845.	Comments Due: **Nov. 16, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collections: Forms Relating to Processing Deposit Insurance Claims; Retail Foreign Exchange Transactions; and Margin and Capital Requirements for Swap Entities.	*Federal Register*, Vol. 91, No. 205, 10/26/2026, 67317-67319.	Comments Due: **Dec. 28, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: Consolidated Reports of Condition and Income (Call Report) Forms FFIEC 031, FFIEC 041, and FFIEC 051.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67650-67653.	Comments Due: **Dec. 28, 2026**
*	**FDIC**	**NOTICE:** Comments Requested on Information Collection: FDIC How America Banks Survey.	*Federal Register*, Vol. 91, No. 207, 10/28/2026, 67832-67833.	Comments Due: **Dec. 28, 2026**
*	**Federal Emergency Management Agency (FEMA)**	**NOTICE:** Adjustment of Statewide Per Capita Impact Indicator.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70092-70093.	Issued: **Nov. 04, 2026**
*	**FEMA**	**NOTICE:** Adjustment of Minimum Project Worksheet Amount.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70093.	Issued: **Nov. 04, 2026**
*	**FEMA**	**NOTICE:** Adjustment in Award Amount for Serious Needs Assistance Program.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70093.	Issued: **Nov. 04, 2026**
*	**FEMA**	**NOTICE:** Adjustment in Maximum Amount of Assistance Under the Individual and Households Program.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70094.	Issued: **Nov. 04, 2026**
*	**FEMA**	**NOTICE:** Adjustment in Disaster Small Project Grant Amounts.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 70094.	Issued: **Nov. 04, 2026**

*	**FEMA**	**NOTICE:** Comments Requested on Information Collection: Tribal Homeland Security Grant Program.	*Federal Register*, Vol. 91, No. 199, 10/16/2026, 65757-65758.	Comments Due: **Nov. 15, 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**
*	**FEMA**	**NOTICE:** Comments Requested on Information Collection: Application for Community Disaster Loan Program.	*Federal Register*, Vol. 91, No. 202, 10/21/2026, 66574-66575.	Comments Due: **Nov. 20, 2026**
*	**FEMA**	**NOTICE:** Comments Requested on Information Collection: Application for Participation in the National Flood Insurance Program.	*Federal Register*, Vol. 91, No. 207, 10/28/2026, 67848-67849.	Comments Due: **Nov. 27, 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)**	**NOTICE:** Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, Form FFIEC 101.	*Federal Register*, Vol. 91, No. 199, 10/16/2026, 65843-65845.	Comments Due: **Nov. 16, 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**
*	**FRB**	**NOTICE:** Comments Requested on Information Collection: Consolidated Reports of Condition and Income (Call Report) Forms FFIEC 031, FFIEC 041, and FFIEC 051.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67650-67653.	Comments Due: **Dec. 28, 2026**

*	**Financial Crimes Enforcement Network (FinCEN)**	**NOTICE:** Withdrawal of Proposed Rule to Modify Certain Information Collection and Reporting Rules under Bank Secrecy Act.	*Federal Register*, Vol. 91, No. 215, 11/09/2026, 70824-70825.	**Nov. 09, 2026**
*	**FinCEN**	**ORDER:** Prohibiting the Transmittal of Funds Involving MEXC Global.	*Federal Register*, Vol. 91, No. 216, 11/10/2026, 72420-72427.	**Dec. 10, 2026**
*	**Housing and Urban Development, Dept. of (HUD)**	**NOTICE:** Debenture Interest Rates.	*Federal Register*, Vol. 91, No. 196, 10/13/2026, 64939-64940.	Issued: **Oct. 13, 2026**
*	**HUD**	**NOTICE:** CY 2026 First Quarter Regulatory Waiver Requests Granted.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67598-67609.	Issued: **Oct. 27, 2026**
*	**HUD**	**NOTICE:** Intent to Reorganize HUD and Revise Headquarters and Field Operating Manual.	*Federal Register*, Vol. 91, No. 216, 11/10/2026, 72551-72555.	Issued: **Nov. 10, 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: Informed Consumer Choice Disclosure and Application for HUD/FHA Insured Mortgage.	*Federal Register*, Vol. 91, No. 209, 10/30/2026, 68537-68538.	Comments Due: **Nov. 30, 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**
*	**HUD**	**NOTICE:** Comments Requested on Information Collection: Home Mortgage Disclosure Act Loan Application Register.	*Federal Register*, Vol. 91, No. 213, 11/05/2026, 69859.	Comments Due: **Jan. 04, 2027**
*	**Internal Revenue Service (IRS)**	Clarification of Certain Transfer Rules Between Consolidated Groups.	*Federal Register*, Vol. 91, No. 199,	**Oct. 16, 2026**

			10/16/2026, 65683-65685.	
*	**IRS**	Payment of Tax by Commercially Acceptable Means.	*Federal Register*, Vol. 91, No. 200, 10/19/2026, 65980-65982.	**Oct. 19, 2026**
	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**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Guidance Under Section 529A: Qualified ABLE Programs.	*Federal Register*, Vol. 91, No. 198, 10/15/2026, 65620.	Comments Due: **Dec. 14, 2026**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Certain Transfers of Domestic Stock or Securities by U.S. Persons to Foreign Corporations.	*Federal Register*, Vol. 91, No. 207, 10/28/2026, 67910.	Comments Due: **Dec. 28, 2026**

*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Foreclosure Sale Purchaser.	*Federal Register*, Vol. 91, No. 211, 11/03/2026, 69311.	Comments Due: **Jan. 04, 2027**
*	**IRS**	**NOTICE:** Comments Requested on Information Collection: Individual Retirement Account Compliance Resolution System.	*Federal Register*, Vol. 91, No. 211, 11/03/2026, 69311-69312.	Comments Due: **Jan. 04, 2027**
*	**National Credit Union Administration (NCUA)**	**INTERIM FINAL RULE:** Amendments to Member Business Loan Rules.	*Federal Register*, Vol. 91, No. 212, 11/04/2026, 69495-69498.	**Nov. 04, 2026** Comments Due: **Jan. 04, 2027**
*	**NCUA**	**NOTICE:** Draft 2027-2028 Budget.	*Federal Register*, Vol. 91, No. 207, 10/28/2026, 67862-67875.	Comments Due: **Nov. 30, 2026**
	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**
*	**NCUA**	Amendments to Statutory Lien Provisions.	*Federal Register*, Vol. 91, No. 212, 11/04/2026, 69491-69492.	**Dec. 04, 2026**
*	**Office of the Comptroller of the Currency (OCC)**	**NOTICE:** Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, Form FFIEC 101.	*Federal Register*, Vol. 91, No. 199, 10/16/2026, 65843-65845.	Comments Due: **Nov. 16, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Conversions from Mutual to Stock Form.	*Federal Register*, Vol. 91, No. 199, 10/16/2026, 65845-65850.	Comments Due: **Nov. 16, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Reporting Forms and Instructions for Permitted Payment Stablecoin Issuers Subject to the Jurisdiction of OCC.	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 66916-66939.	Comments Due: **Nov. 23, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Applications for Licensing or Registration to Issue	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 66939-66942.	Comments Due: **Nov. 23, 2026**

		Payment Stablecoins Under the GENIUS Act. **NOTICE:** Correction to Request for Comments to Applications for Licensing or Registration to Issue Payment Stablecoins Under the GENIUS Act.	*Federal Register*, Vol. 91, No. 208, 10/29/2026, 68229-68230.	Issued: **Oct. 29, 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**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Consolidated Reports of Condition and Income (Call Report) Forms FFIEC 031, FFIEC 041, and FFIEC 051.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67650-67653.	Comments Due: **Dec. 28, 2026**
*	**OCC**	**NOTICE:** Comments Requested on Information Collection: Mandatory Contractual Stay Requirements for Qualified Financial Contracts.	*Federal Register*, Vol. 91, No. 211, 11/03/2026, 69309-69311.	Comments Due: **Jan. 04, 2027**
*	**OCC**	Implementing GENIUS Act Regulation.	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 67000-67194.	**Jan. 18, 2027**
*	**Rural Business Cooperation Service (RBC)**	**NOTICE:** Application Fee Information for Strengthening Processing for US Ranchers Guaranteed Loan Program.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67540-67541.	Issued: **Oct. 27, 2026**
*	**Rural Housing Service (RHS)**	Amendment to Single Family Housing Guaranteed Loan Program Limited Party Concessions.	*Federal Register*, Vol. 91, No. 215, 11/09/2026, 70769-70770.	**Nov. 09, 2026**
*	**Securities and Exchange Commission (SEC)**	**NOTICE:** List of Rules to be Reviewed by SEC.	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 66795-66796.	Issued: **Oct. 23, 2026** Comments Due: **Nov. 23, 2026**
*	**SEC**	Amendment to "Small Business" and "Small Organization" Definitions for Regulatory Flexibility Act Purposes.	*Federal Register*, Vol. 91, No. 214, 11/06/2026, 69955-69977.	**Feb. 04, 2027**
*	**Small Business Administration (SBA)**	List of Requests from States or Tribes for a Small Business Administration Disaster Declaration.	*Federal Register*, Vol. 91, No. 196, 10/13/2026, 65022-65024.	Issued: **Oct. 07, 2026**

*	**SBA**	**NOTICE:** Change in Surety Bond Guarantee Program Fee.	*Federal Register*, Vol. 91, No. 209, 10/30/2026, 68580.	All Surety Bond Guarantees Approved on or after **Nov. 30, 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**
*	**Treasury**	**NOTICE:** Comments Requested on Information Collection: Trump Accounts Qualified Class Contribution Application.	*Federal Register*, Vol. 91, No. 204, 10/23/2026, 66946.	Comments Due: **Dec. 22, 2026**
*	**Treasury**	**NOTICE:** Comments Requested on Information Collection: Notice to Account Holder for Garnishment of Accounts Containing Federal Benefit Payments.	*Federal Register*, Vol. 91, No. 205, 10/26/2026, 67392-67393.	Comments Due: **Dec. 28, 2026**
*	**Veterans Affairs, Dept. of (VA)**	**NOTICE:** Comments Requested on Information Collection: Information Collected from Lenders of Condominium Projects.	*Federal Register*, Vol. 91, No. 206, 10/27/2026, 67653-67654.	Comments Due: **Dec. 28, 2026**

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