Wisconsin Bankers ASSOCIATION

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Special Focus

Change to Federal Definition of "Hemp" Will Cause Some Hemp-Derived Cannabinoid Products to Become Illegal

The status of hemp has gone through some changes over recent years but ultimately settled into place as a legal commodity. As of publication of this article, under current federal and state law, "hemp" is defined based upon a delta-9-tetrahydrocannabinol (THC) concentration of up to 0.3 percent. However, a recent federal law which goes into effect **December 11, 2026** (and in part on November 12, 2026) will revise this definition. Once effective, the revised definition will cause some hemp-derived cannabinoid products currently on the market to become illegal under federal controlled substances laws.

The new law does not place any specific requirements upon banks. Theoretically, it also should not impact legitimate hemp growers or producers. Rather, it is aimed at closing a loophole which unintentionally legalizes certain cannabinoid products.

The definition of "hemp" is highly technical, and this article does not attempt to address every technical detail. However, the article will, at times, discuss and present highly technical definitions. It is not necessary that bankers understand every nuance of the technical details presented. That said, as the issue has impact on Bank Secrecy Act (BSA) programs, know-your-customer considerations, and overall banking business risk decisions, it is important to be aware of the changes. To that extent, this article is designed to provide an overview of what is changing, how the change interacts with Wisconsin law, and considerations on how to prepare.

Background

The current federal definition of "hemp" was enacted on a federal level through the 2018 Farm Bill and, on the state level, by 2019 Wisconsin Act 68 (Act 68), which WBA has written about extensively (see the September 2021 *WBA Compliance Journal* for WBA's most recent article on the matter). Under these laws, "hemp" is generally defined as the Cannabis sativa L. plant, including all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, with a delta-9 THC concentration of not more than 0.3 percent on a dry weight basis. Hemp meeting this definition is exempt from federal and state controlled substances laws and is treated as a legal agricultural commodity. Since January 1, 2022, Wisconsin hemp growers have been subject to the U.S. Department of Agriculture (USDA) under the framework created by the 2018 Farm Bill. In this way, licensed and regulated farmers have been able to legally grow and process hemp.

The purpose of the 2018 Farm Bill and Act 68 was to legalize hemp and support farmers looking to grow the plant for fiber, seed, and other agricultural uses. However, because the definition measures only delta-9 THC, it created an unintended loophole. As a result, a market developed for intoxicating products derived from hemp in unexpected ways, such as hemp flower high in tetrahydrocannabinolic acid (THCA), delta-8 THC, and THC edibles and beverages, which were treated as legal because they met the delta-9 THC threshold.

Section 781 Changes to the Federal Definition

On November 12, 2025, the Continuing Appropriations, Agriculture, Legislative Branch, Military Construction and Veterans Affairs, and Extensions Act, 2026 (Public Law 119-37) was signed into law. Section 781 of Division B of that Act (Section 781) was intended to close the loophole described above.

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Very generally, Section 781 makes three changes to the federal definition of hemp:

- Applies the 0.3 percent threshold to total THC, including THCA, rather than to delta-9 THC alone;
- Expressly includes "industrial hemp," which is hemp grown for the use of non-cannabinoid portions of the plant (such as fiber and seed) and certain other specified purposes; and
- Expressly excludes certain hemp-derived cannabinoid (HDC) products.

Section 781 defines an HDC product as any intermediate or final product derived from hemp, other than industrial hemp, that contains cannabinoids in any form and is intended for human or animal use, such as through inhalation, ingestion, or topical application. Under Section 781, the following are excluded from the definition of hemp:

- HDC products containing cannabinoids that are not capable of being naturally produced by a cannabis plant;
- HDC products containing cannabinoids that are capable of being naturally produced by a cannabis plant but were synthesized or manufactured outside of the plant;
- Intermediate HDC products containing more than 0.3 percent combined total THC;
- Final HDC products containing more than 0.4 milligrams of combined total THC per container; and
- Viable seeds from a cannabis plant that exceeds 0.3 percent total THC.

The total THC thresholds include THCA, as well as any other cannabinoids that have, or are marketed to have, similar effects as THC, as determined by the Secretary of the U.S. Department of Health and Human Services. Section 781 also directed the U.S. Food and Drug Administration (FDA) to publish, within 90 days of enactment, lists of the relevant cannabinoids and additional information about the term "container." That deadline passed in February 2026. However, as of mid-October 2026, FDA had not published the lists.

In effect, products excluded from the definition of "hemp" are no longer exempt from the federal Controlled Substances Act (CSA) and are instead treated as marijuana under federal law. In practical terms, the 0.4 milligram per container limit is well below the amount of THC contained in a typical intoxicating hemp gummy or beverage, and most THCA flower is expected to exceed the total THC threshold. As a result, the change is expected to render most intoxicating hemp-derived products federally unlawful. Some non-intoxicating products, such as certain CBD products containing trace amounts of THC, may also be affected depending on their THC content.

Effective Dates

When passed in 2025, Section 781 was originally set to take effect 365 days after enactment, on November 12, 2026. However, on September 2, 2026, the Continuing Appropriations and Extensions Act, 2027 (Public Law 119-103) was signed into law. Section 2019 of Division B of that Act provides that, until December 11, 2026, the Section 781 amendments apply only to HDC products containing cannabinoids that are not capable of being naturally produced by a cannabis plant. As a result, the change takes effect in two stages:

- **November 12, 2026**: HDC products containing cannabinoids that cannot be naturally produced by a cannabis plant are excluded from the definition of "hemp."
- **December 11, 2026**: The remainder of Section 781 takes effect, including the total THC standard, the 0.4 milligram per container limit, and the exclusion for naturally occurring cannabinoids synthesized or manufactured outside of the plant.

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In simple terms, these stages mean that the change to the definition of "hemp" is extended from November 12 to December 11. Only a ban on pure synthetic products will go into effect in November.

It is worth mentioning that December 11, 2026, is also the date on which the continuing appropriations provided by Public Law 119-103 expires. Meaning, Congress could act again before that date. However, absent further legislation, WBA recommends that banks plan around these current dates.

Wisconsin Law

Section 781 affects only the federal definition of "hemp" and Wisconsin has not enacted legislation mirroring the federal change. The state definition continues to rely on delta-9 THC concentration and does not automatically change when the federal definition becomes more restrictive. As a result, a particular plant or product may be lawful as hemp, or as a "derivative, extract, or cannabinoid" of hemp, under state law but not meet the federal definition, and would therefore be unlawful under federal controlled substances laws. As a general matter of preemption, legality under state law is not a defense to a violation of federal law.

Considerations from a Banking Perspective

As a reminder, Section 781 places no specific requirements on banks. However, banks with hemp farmers or producers operating under the original intent of the 2018 Farm Bill and Act 68 (for example, growing hemp for fiber, grain, or seed) should generally see little change to those relationships. That said, banks may still wish to confirm that hemp-growing customers are aware of the change, including the total THC standard and the exclusion for certain seeds, and that they remain properly licensed with USDA.

The more significant impact is likely to fall on customers that process, manufacture, distribute, or sell hemp-derived cannabinoid products. In Wisconsin, these may include not only dedicated hemp and CBD businesses, but also convenience stores, gas stations, smoke and vape shops, liquor stores, bars and restaurants, and breweries or other beverage producers that make or sell THC beverages. As mentioned above, banks should identify which customers may fall into this category. These businesses will need to make decisions as to how to treat their products. Some of these businesses may reformulate their products, sell down inventory before the effective dates, exit the line of business, or continue selling products that remain lawful under state law. These are business decisions that must be made by those within industries that will be impacted. It is important that banks check with these customers to understand their plans and perspective. Once the revised definition takes effect, a customer whose products no longer meet the federal definition of "hemp" is, under federal law, engaged in illegal marijuana-related activity.

In summary, Wisconsin hemp producers currently licensed by USDA will remain licensed by USDA and as a result, their hemp-related activities will likely remain legal in order to obtain or maintain a license. However, banks should be mindful of business customers further down the supply chain. Banks should consider identifying those businesses with products more likely to be impacted and ensuring those products are not illegal under the new definition.

For example, assume a bank has a customer who is a long-time dairy farmer. In 2021, this farmer owned 15 acres used primarily for hay. After hearing of the new hemp laws, and with milk sales weakening every year, this farmer decided to dedicate a small portion of their acreage to hemp. They became licensed with USDA, purchased certified seed, and obtained a production contract with a local processor who buys hemp stalks for rope. As of today, this customer has expanded their operation, but the overall premise remains the same. Assuming this customer maintains that same operation going into 2027, it is likely to remain legal. However, given the changes to the definition of hemp, the bank should still consider contacting the customer to ensure they are aware of the change and obtain confirmation that they are still operating legally under the new definition.

Contrast this with another business that same bank has as a customer. This business operates a drug store which sells a variety of different hemp and THC products. Because they are a retailer, they are not licensed with USDA. These products include edibles, vape pens, and drinks. Bank knows that many of their products are advertised as recreational drugs designed to create a high. Given that these products are likely to fall within the loophole that the law change is designed to close, the bank will likely treat this customer differently from the hemp grower. Similarly, the bank will want to confirm that the customer is aware of the change and inquire as to what steps the business is taking to ensure they are still operating legally. Depending on their situation, the bank's response and risk-weighting will likely be different from that of the farmer in the first example.

Conclusion

Banks should consider how the soon to be narrowed definition of "hemp" potentially impacts their business customers. Customers engaged in business activity previously permitted by the loophole may need to make adjustments if they wish to avoid illegal activity under federal law. This also means that banks need to consider from their own business risk perspective what that means for those relationships and overall policies and procedures.

Banks should take steps now to identify and contact affected customers regarding the change to further understand the impact on the customer, learn of any plans the customer may be taking in response to the federal law change, and how such actions may impact the bank before the effective dates.

WBA will continue to monitor for further congressional action and agency guidance and will keep members informed. For additional information, please contact WBA Legal at wbalegal@wisbank.com.

Resources

Public Law 119-37 (Section 781 is located in Division B) may be viewed at: https://www.congress.gov/119/plaws/publ37/PLAW-119publ37.pdf

Public Law 119-103 (H.R. 6500; Section 2019 is located in Division B) may be viewed at: https://www.congress.gov/bill/119th-congress/house-bill/6500/text

The Wisconsin Legislative Council issue brief, Change to Federal Definition of "Hemp" (May 2026), may be viewed at: https://docs.legis.wisconsin.gov/misc/lc/issue_briefs/2026/alcohol_beverages_and_cannabis/ib_federal_hemp_legislation_ao_2026_05_19

The Congressional Research Service report, Changes to the Statutory Definition of Hemp and Issues for Congress, may be viewed at: https://www.congress.gov/crs-product/IF13136



Lock Out Fraud: WBA Adds New Resources to Help Keep Consumers Informed

To help fight the growing threat of fraud, WBA has added new resources to the Lock Out Fraud library. As fraud continues to evolve, one thing remains constant: informed consumers are better protected consumers. In addition to the spoofing scams, dealer clone scams, and Bitcoin ATM resources, new Lock Out Fraud flyers warning consumers about romance scams and check fraud have been added to the web page.

Visit wisbank.com/lock-out-fraud/ to access the latest resources and share the valuable information with your bank customers.

The Lock Out Fraud initiative reflects WBA's ongoing commitment to supporting the well-being of both member banks and the customers they serve. By providing timely information on emerging fraud trends and prevention strategies, WBA aims to empower consumers with the knowledge they need to remain vigilant and avoid becoming victims.

WBA-member banks may customize these materials by adding their own logo and distributing them directly to customers through branches, newsletters, websites, social media channels, and community outreach efforts. This allows banks to reinforce fraud awareness while providing valuable educational content from a trusted source.

What are other fraud schemes plaguing your customers? Email wbasocial@wisbank.com if you have a resource request.

FRB Issues Update to Expanded Exam Cycle for Certain State Member Banks

The Board of Governors of the Federal Reserve System (FRB) issued Supervisory Letter 26-8 to provide an update to the expanded examination cycle for certain state member banks and U.S. branches and agencies of foreign banking organizations. The summary below focuses only on the criteria set forth by FRB for state member banks.

History

Section 10(d) of the Federal Deposit Insurance Act (FDI Act) generally requires the appropriate federal banking agency for an insured depository institution (IDI) to conduct a full-scope, on-site examination at least once every 12 months but permits a longer cycle—at least once every 18 months—for IDIs that meet certain criteria, including the requirement that the IDI must have total assets below a specified size limit. Section 903 of the 21st Century ROAD to Housing Act amended section 10(d) to increase from $3 billion to $6 billion the total asset threshold for an IDI to qualify for the 18-month examination cycle.

On **September 14, 2026**, FRB published in the *Federal Register* an interim final rule that amended Regulation H to raise the asset threshold for a state member bank to be eligible for the 18-month examination cycle from less than $3 billion in total assets to less than $6 billion in total assets. The interim final rule was made effective September 14, 2026, and was published jointly with the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC), both of which adopted similar changes to their regulations.

Criteria

Accordingly, a state member bank may be eligible for an 18-month examination cycle if it satisfies the following criteria:

- The bank has total assets of less than $6 billion;
- The bank is well capitalized;
- At the most recent FRB or applicable state banking agency examination the bank was assigned
    - A management component CAMELS rating of “1” or “2”; and
    - A CAMELS composite rating of “1” or “2”
- The bank is currently not subject to a formal enforcement proceeding or order by FRB or FDIC; and
- No person acquired control of the bank during the preceding 12-month period in which a full-scope, on-site examination would have been required but for the 18-month examination cycle eligibility provision.

Implementation

The expanded 18-month examination cycle examination cycle eligibility for state member banks that have total assets of less than $6 billion and that meet the other criteria was made effective September 14, 2026, the date of publication in the *Federal Register*. FRB is required to complete a Bank Secrecy Act (BSA)/anti-money laundering (AML) compliance program review at each safety and soundness examination conducted at a state member bank. It is expected for FRB to conduct a BSA/AML compliance review every 18 months at each state member bank.

A state member bank should also expect further communication from FRB regarding an extended 18-month examination cycle and for updates to existing alternative examination program (AEP) agreements with relevant state banking agencies, *i.e.*, Department of Financial Institutions (DFI).

The FRB Supervision and Regulation Letter SR 26-8 may be viewed at: https://www.federalreserve.gov/supervisionreg/srletters/SR2608.htm

Agencies Expand Examination Cycle.

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

Agencies Make Correction to Unsafe or Unsound Practices Rule.

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

Agencies Announce No Inflation Adjustments to 2026 CMP Amounts.

The Department of Housing and Urban Development (HUD) announced its civil monetary penalty (CMP) amounts will remain unchanged in 2026. All HUD CMPs are maintained at their 2025 level. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-24/pdf/2026-19600.pdf. *Federal Register*, Vol. 91, No. 184, 09/24/2026, 60637-60638.

The Federal Trade Commission (FTC) announced its civil monetary penalty (CMP) amounts will remain unchanged during 2026. FTC will continue to apply the 2025 civil penalty levels. The notice is effective **09/15/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-15/pdf/2026-18853.pdf. *Federal Register*, Vol. 91, No. 177, 09/15/2026, 58446-58447.

Agencies Extend Comment Periods on Proposals Affecting Credit to Insiders.

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

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

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

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

summarized later in this publication. Comments are due **11/16/2026**. The proposed guidance may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-15/pdf/2026-18859.pdf. *Federal Register*, Vol. 91, No. 177, 09/15/2026, 58536-58544.

CFPB Seeks Comment on Credit Card Related Information Collection.

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

FRB Amends Regulations A and D.

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

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

FRB Amends Capital Plan Rule and Stress Capital Buffer Requirement.

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

FRB Amends Stress Testing Framework.

FRB adopted amendments to Regulations Y, LL, and YY to enhance the transparency and public accountability of its stress testing framework. FRB also finalized amendments to the Policy Statement on the Scenario Design Framework for Stress Testing and the Stress Testing Policy Statement. FRB announced finalized models for the 2027 stress test and proposed additional changes to the stress test models for the 2027 stress test. Finally, FRB finalized changes to the

stress test data collection. The final rule and policy statements are effective **11/02/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20247.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62870-62933.

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

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

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

FRB Issues Proposed Rules Related to Issuing Payment Stablecoins.

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

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

FDIC Updates List of Financial Institutions in Liquidation.

The Federal Deposit Insurance Corporation (FDIC) announced it has been appointed the sole receiver for the financial institution listed in the notice. The appointment is effective as of the "date closed" indicated in the listing. The list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **07/02/1992**, issue of the *Federal Register*. For further information concerning the identification of any institutions that have been placed in liquidation, use the website, email, or mailing address provided in the notice. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-01/pdf/2026-20077.pdf. *Federal Register*, Vol. 91, No. 189, 10/01/2026, 62515.

FDIC Announces Termination of Receiverships.

FDIC, as Receiver for the insured depository institution named 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-2026-10-05/pdf/2026-20331.pdf. *Federal Register*, Vol. 91, No. 191, 10/05/2026, 63277.

FDIC Proposes to Amend State Bank Parity Regulations.

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

FDIC Issues Proposed Rule on Merger Transactions.

FDIC seeks comment on a proposed rule to reform aspects of its approach to processing and evaluating merger transactions subject to the Bank Merger Act (BMA). Notable reforms under the proposed rule would include: accounting for credit unions and centrally booked deposits in the initial competitive effects analysis; establishing a letter filing process with "deemed approval" for "de minimis merger transactions;" tailoring other merger filing requirements to reduce burden and processing times based on the size and risk profile of a merger transaction and the attributes of the acquiring and resulting institution; limiting and clarifying FDIC's discretion to remove a filing from expedited processing; and codifying FDIC's reformed approach to evaluating the statutory factors under BMA. Comments are due **11/23/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19308.pdf. *Federal Register*, Vol. 91, No. 182, 09/22/2026, 60196-60235.

FDIC Seeks Comment on Summary of Deposits Collection.

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

OCC Seeks Comment on CRA Qualifying Activity Confirmation Request Form.

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

HUD Announces Direct Endorsement Terminations.

The Department of Housing and Urban Development (HUD) issued a notice to advise of the cause and effect of terminations of Direct Endorsement (DE) approval taken by the Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE Approval terminated. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-23/pdf/2026-19455.pdf. *Federal Register*, Vol. 91, No. 183, 09/23/2026, 60389-60390.

HUD Increases Loan Guarantee Program Fees.

HUD announced the fee it will collect from borrowers of loans guaranteed under its Section 108 Loan Guarantee

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

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

HUD Seeks Comment on Information Collections.

HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing Involving the Loss Mitigation Programs. The Federal Housing Administration's (FHA) Loss Mitigation program/options provide mortgagees with tools to bring a delinquent FHA-insured mortgage current as quickly as possible, provide an alternative to foreclosure where feasible, and minimize losses to FHA's Mutual Mortgage Insurance Fund. The information collection is used as part of the collection effort for non-performing insured mortgage loans. Comments are due **11/23/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-22/pdf/2026-19387.pdf. *Federal Register*, Vol. 91, No. 182, 09/22/2026, 60144-60145.

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

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

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

FEMA Adjusts Per Capita Impact Indicators.

The Federal Emergency Management Agency (FEMA) announced that the countywide per capita impact indicator under the Public Assistance program for disasters with an incident start date on or after **10/01/2025**, was increased to $4.86.

The adjustment applies to major disasters with an incident start date on or after **10/01/2025**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19858.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61429.

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

FEMA Adjusts Small Project Disaster Grant Amount.

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

FEMA Adjusts Minimum Project Worksheet Amount.

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

FEMA Seeks Comment on Information Collections.

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

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

FinCEN Withdraws Virtual Currency Related Proposed Rules.

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

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

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

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

Treasury Issues Interim Rule on Review of State Stablecoin Certifications.

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

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

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

IRS Issues Temporary and Proposed Rules on Trump Accounts.

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

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

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

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

IRS issued a proposed rule regarding the election under Internal Revenue Code section 1062(aa) to deter payment of tax on qualified sales or exchanges. The proposed rule would affect taxpayers who sell or exchange qualified farmland to

a qualified farmer and elect to pay the tax on the gain from that sale or exchange in equal annual installments over four years. Comments are due **11/30/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19888.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61367-61383.

IRS Seeks Comment on Information Collections.

IRS seeks comment regarding an information collection titled, Discharge from or Subordination of Federal Tax Lien. The information collection is used to apply for a Certificate of Subordination under Internal Revenue Code sections 6325(d)(1) and 6325(d)(2) to allow a named creditor to move their junior creditor position ahead of the United States' position for the property named in the certificate. The information is also used to apply for a Certificate of Discharge under section 6325(b) to remove the United States' lien from the property named in the certificate. Comments are due **12/01/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-02/pdf/2026-20190.pdf. *Federal Register*, Vol. 91, No. 190, 10/02/2026, 62814.

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

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

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

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

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

FHFA Seeks Comment on Information Collections.

The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, Federal Home

Loan Bank Capital Stock. The information is needed to ensure compliance with stock purchase requirements and to confirm the method for which stock is to be acquired. Comments are due **11/17/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-18/pdf/2026-19169.pdf. *Federal Register*, Vol. 91, No. 180, 09/16/2026, 59130-59131.

FHFA seeks comment regarding an information collection titled, Members of the Banks. The information collected is used under 12 CFR part 1263 to determine whether an applicant satisfies the statutory and regulatory requirements for Federal Home Loan Bank membership. Comments are due **11/17/2026**. The notice may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-18/pdf/2026-19168.pdf. *Federal Register*, Vol. 91, No. 180, 09/18/2026, 59131-59133.

SBA Issues Final Rule to Remove Constitutional Concerns from Programs.

The Small Business Administration (SBA) issued a final rule to remove certain unnecessary and potentially unlawful regulatory provisions requiring affirmative action by SBA program applicants or recipients, and to revise a regulatory provision to make technical corrections. SBA removed and revised certain provisions codified in 13 CFR part 112 to more closely align with language Congress enacted in Title VI prohibiting intentionally discriminatory conduct. On **12/10/2025**, the Department of Justice issued revisions to its Title VI regulations. SBA agreed with the rationale provided in that rule and issues its own rule to address similar issues within SBA's Title VI regulations. The final rule is effective **09/29/2026**. The final rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-29/pdf/2026-19878.pdf. *Federal Register*, Vol. 91, No. 187, 09/29/2026, 61295-61302.

SBA Shares Information for Secondary Market Program.

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

SBA Issues Peg Rate.

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

SBA Announces MREIDL Application Filing Period.

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

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

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

RHS Announces Implementation of Programs.

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

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

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

CCC Revises Domestic Sugar Program Allotments and Allocations.

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

CFTC Issues Whistleblower Award Determination Final Rule.

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

SEC Issues Final Rule on Quorum Requirement.

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

SEC Updates EDGAR Filer Manual.

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

SEC Proposes Amendments to Proxy Solicitations.

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

SEC Proposes to Rescind Rule 14a-8 and Amend Rule 14A-4.

SEC proposed rescinding Rule 14a-8 under the Securities Exchange Act and leave determinations about the role of shareholder proposals to State law and company governing documents. SEC also proposed amending Rule 14a-4 under the Securities Exchange Act to expand the circumstances under which a company may exercise, with respect to proxies it receives, discretionary voting authority on proposals that will be presented at a shareholder meeting but not included in the company's proxy materials. The proposed amendments to Rule 14a-4 would provide shareholders with the means to elect to prevent the company from exercising such authority with respect to their individual shares. Comments are due **11/20/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-09-21/pdf/2026-19260.pdf. *Federal Register*, Vol. 91, No. 181, 09/21/2026, 59904-59967.

SEC Seeks Interval Fund Modernization.

SEC proposed amendments to an Investment Company Act rule that allows registered closed-end management investment companies and business development companies (collectively, regulated closed-end funds) to make repurchase offers to shareholders at net asset value (NAV) at periodic intervals pursuant to a fundamental policy (interval funds). SEC also proposed amending certain rules that would permit regulated closed-end funds to issue multiple share classes, consistent with routine exemptive relief provided to the funds, and to require certain related disclosure in funds' prospectuses. SEC further proposed to require disclosures in all regulated closed-end fund shareholder reports, a legend in their prospectuses, and an increase in the dollar amount used for the prospectus expense example, to provide investors with information about fund expenses similar to that provided by registered open-end funds. As a result of the amendments for interval funds and multiple share class regulated closed-end funds, SEC proposed to rescind existing related exemptive orders. Comments are due **12/04/2026**. The proposed rule may be viewed at: https://www.govinfo.gov/content/pkg/FR-2026-10-05/pdf/2026-20360.pdf. *Federal Register*, Vol. 91, No. 191, 10/05/2026, 63388-63470.

SEC Proposes Investment Adviser Performance-Based Compensation Modernization.

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

Regulatory Spotlight

SEC Proposes Crypto Custody Rules.

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

FTC Issues Proposed Rule on Impersonation of Government and Businesses.

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

Help Spread the Word: Applications Now Open for the WBF Agricultural Banking Scholarship

Do you know a student interested in a career in agricultural banking? The Wisconsin Bankers Foundation (WBF) is thrilled to be offering its Agricultural Banking Scholarship again this year. This scholarship program is open to all students attending an accredited Wisconsin college, university, or technical college who are interested in pursuing a career in agricultural banking.

Two awards of $1,500 each will be given to qualified applicants who submit complete applications. The deadline for applications is Monday, **November 16, 2026**.

Please share this scholarship information with any current/former ag banking interns, contacts you have in ag education programs, and your community at large. We have included a sample social media post and a graphic that you can share with your banks' marketing departments below.

Sample Bank Social Media Post
Do you know a college student interested in pursuing a career in agricultural banking? Make sure they know about this great scholarship opportunity! Applications are due November 16, 2026. Apply today at https://smr.to/p112880.



Compliance Notes

Banks are reminded to double check their loan system to be sure rate changes are being made correctly. This matter has been a recently discussed topic in calls to WBA Legal and a discussion at the FDIC Chicago Region Directors' College Program that WBA hosted in Madison in mid-October. At the program, FDIC mentioned a supervisory concern stemming from findings in recent compliance exams.

Unfortunately, FDIC is finding inconsistency between how banks' loan systems are making rate changes versus how the rate change was contracted for within the terms of a note or loan agreement. The matter is arising given the changing rate environment which is causing more banks to implement rate changes to their variable rate loan products, such as adjustable rate mortgages (ARMs) and variable rate home equity lines of credit (HELOCs).

Examiners have found that rate changes implemented by several banks' lending systems are occurring sooner than what was within the terms of the ARM, HELOC, or other variable rate loan product. The inconsistency in an increasing rate situation results in customer harm as the rate changed earlier than what was contracted for with the customer.

Given the increased attention to this matter and last week's discussion of FDIC's findings, WBA wanted to remind members to double check their loan system parameters to make sure the timing of a rate change matches the timing contracted for. It is WBA's understanding that some banks' loan documentation language is hard coded and cannot be changed. For these banks, rate change options may be narrower than the programming options available by a bank's core lending system. FIPCO® loan form rate change language is user-created, providing greater flexibility, but there still needs to be synergy between the contracted term and loan system parameters.

When reviewing loan system parameters for the timing of rate changes, WBA encourages banks to also consider an overall review to ensure that the system matches all loan terms. For example, ensuring the correct index, margin, payment calculation method, and rounding criteria are in place.

Also, while not rate change related, another inconsistency identified by FDIC is the interest accrual method. Differences have been found such as the loan agreement identified one particular methodology, but the loan system is set to calculate the interest based upon a different methodology. For example, the note articulates the interest calculation of 30/360 however the loan system is set to calculate the interest on actual/360 or as actual/365.

If in review you find an error occurred and a rate change occurred prematurely, be sure to research the extent of the error for further conversation with bank's counsel about how best to remedy the situation, including refunding the customer any amount collected before the rate change should have occurred. It is better to find the error and resolve it than leaving this particular matter for an examiner to find.

At the same event, FDIC recommended banks review the Artificial Supervisory Framework resource recently released by CSBS. FDIC recommended the resource as something banks could use to create a good AI infrastructure or use to audit existing AI practices.

The CSBS Artificial Intelligence Supervisory Framework is designed to consider each institution's size, complexity, risk profile, and use of AI. The framework is based on leading AI risk management resources, including the National Institute of Standards and Technology's AI Risk Management Framework, the Cyber Risk Institute's Financial Services AI Risk Management Framework, and the U.S. Department of the Treasury's AI Lexicon.

Financial institutions can use the framework to assess their own AI programs, establish sound AI governance and risk management, and prepare for examinations. The CSBS Artificial Supervisory Framework resource may be viewed at: https://www.csbs.org/csbs-artificial-intelligence-supervisory-framework

The ABA reported that the Illinois AG's Office announced plans to appeal a court injunction that prevents Illinois from enforcing its Illinois Fee Prohibition Act against certain financial institutions. The Act bans banks, payment networks, and other entities from charging or receiving interchange fees in Illinois on the portion of a debit or credit card transaction attributable to tax or gratuity. In June, a District Court judge issued a permanent injunction preventing the law from being enforced against national banks, federal savings associations, out-of-state state-chartered banks protected by federal law, and payment card networks. The judge recently expanded the injunction to include federal credit unions. The notice may be viewed at: https://www.bankersonline.com/topstory/illinois-appeal-injunction-against-its-interchange-fee-law

Compliance Notes

The Romance Scam Prevention Act (H.R. 2481) has been signed into law. The law is meant to help fight romance scams. The law requires online dating service providers to provide users with a fraud ban notification if the user has established an account with the service and received a message through the service from a banned user of the service. The fraud ban notification must include: (1) the username or other profile identifier of the banned user and the most recent time when the user who is receiving the notification sent or received a message through the service to or from the banned user, (2) a statement that the banned user may have been using a false identity or attempting to defraud other users, (3) a statement that the user should not send cash (or another form of currency) or personal financial information to another user, (4) information about avoiding online fraud (e.g., a link to another website or a disclosure), and (5) contact information for the provider's customer service department. FTC and State AGs have enforcement authority regarding violations of the Act. The Act may be viewed at: https://www.congress.gov/bill/119th-congress/house-bill/2481/text

On the similar topic of protecting customers, FTC released its report to Congress of actions the agency has taken to defend consumers from unfair or deceptive acts or practices in the marketplace, including protecting older adults. The report summarizes FTC enforcement activities affecting older adults, outreach and education activities, and developing strategies to protect older consumers. The report may be viewed at: https://www.ftc.gov/system/files/ftc_gov/pdf/2026-older-adults-report-10192026.pdf

Also recently signed into law, the Improving Social Security's Service to Victims of Identity Theft Act (H.R. 5345). The Act establishes a single point of contact at SSA for individuals whose SSN has been misused or whose SSN card has been lost in transport. The SSA point of contact must track cases to completion and coordinate with other units to resolve issues as quickly as possible. The Act may be viewed at: https://www.congress.gov/bill/119th-congress/house-bill/5345/text?s=1&r=1&hl=HR+5345

FinCEN issued FIN-2026Alert008 regarding Iranian abuse of religious charity networks. According to FinCEN, the Iranian regime has a long history of abusing religious-affiliated institutions and charitable organizations to line the pockets of its elites, fund repression within Iran, and support violence abroad. The Alert sets forth red flag indicators to help financial institutions detect, prevent, and report suspicious activity potentially involving such activity. FinCEN requests that financial institutions use an existing key term, "FIN-2026-IRANCHARITYABUSE" in SAR filed 2 and in the narrative. The Alert may be viewed at: https://www.fincen.gov/system/files/2026-10/FinCEN-Alert-Iranian-Charity-Network-Abuse.pdf

FRB's Vice Chair for Supervision Michelle Bowman announced in a recent speech that FRB plans to divide its bank supervision into five geographic regions rather than splitting it among the twelve Reserve Bank districts. The change is meant to enhance transparency and accountability. Bowman did not state which states the different regions would encompass, but that they would be informed by the regional structure of CSBS, which is split into five districts. Bowman's speech may be viewed at: https://www.federalreserve.gov/newsevents/speech/bowman20261006a.htm. The CSBS District map may be viewed at: https://www.csbs.org/csbs-district-map

FHA formalized the use of VantageScore 4.0 and FICO Score 10T alongside Classic FICO to assess the creditworthiness of single-family mortgages. Lenders may submit Classic FICO, VantageScore 4.0, and FICO Score 10T to FHA's TOTAL Scorecard beginning January 1. Any model submitted must independently receive an "accept" recommendation for a loan to obtain an overall "Accept" decision. The FHA Mortgagee Letter may be viewed at: https://www.hud.gov/sites/default/files/hudclips/documents/2026-11hsgml.pdf

SSA announced a 3.6 percent benefit increase for 2027. On average, Social Security retirement benefits will increase by $75 per month. The announcement may be viewed at: https://www.ssa.gov/news/en/press/releases/2026-10-14.html

FRB announced the results of the 2025 Survey of Consumer Finances report with detailed insights into the economic condition of American families. The report may be viewed at: https://www.federalreserve.gov/newsevents/pressreleases/other20261009a.htm

EDUCATION CALENDAR

2026
2027

NOVEMBER 2026

Free Member Webinar: The Bank Investment Portfolio: Purpose, Performance, and Positioning
10 Virtual

Hot Topics in Commercial & Ag Lending Webinar Series
12 Five-part series • *pricing by bank asset size*

FLEX Retail & Marketing Summit
18–19 Wisconsin Dells • *multiple registration options available*

Compliance Forum: Session II
17 Wisconsin Dells • *annual membership/pricing varies*

DECEMBER 2026

Online Workshop: CRE Lending in Today's Environment
2 Virtual full-day • *$275/attendee*

JANUARY 2027

Understanding Bank Performance Virtual Series
7–29 Eight-part webinar series • *$1,000/attendee*

Midwest Economic Forecast Forum
13 Virtual • *multiple registration options available*

Branch Manager Boot Camp: Session I
13 Four-part virtual half-day series • *$900/attendee*

Community Bankers for Compliance (CBC): Session I
19 Virtual half-day • *annual membership/pricing varies*

Online Workshop: Accounting Basics/ Refresher for Bankers
27 Virtual full-day • *$275/attendee*

FEBRUARY 2027

Bank Executives Conference
3–5 Wisconsin Dells

Branch Manager Boot Camp: Session II
10 Four-part virtual half-day series • *$900/attendee*

Principles of Banking
17–18 Wausau • *$550/attendee*

Compliance Forum: Session III
23 Wisconsin Dells • *annual membership/pricing varies*

Online Workshop: Fundamentals of Comm. Lending 101
24 Virtual full-day • *$275/attendee*

Online Workshop: Wowing the Client!
24 Virtual half-day • *$300/attendee*

Online Workshop: Credit Analysis Basics
25 Virtual full-day • *$275/attendee*

Information Security Officer Workshop
25 Wisconsin Dells • *$275/attendee*

MARCH 2027

Advanced IRA Workshop
3 Madison or Virtual • *$275/attendee*

Health Savings Accounts (HSA) Workshop
4 Madison or Virtual • *$275/attendee*

ABA/WBA Washington Summit
8–10 Washington, D.C.

Branch Manager Boot Camp: Session III
10 Four-part virtual half-day series • *$900/attendee*

MARCH 2027 *continued*

Credit Analysis Boot Camp
10–11 Madison • *$550/attendee*

Wisconsin Economic Forecast Luncheon
16 Madison

Principles of Banking
17–18 Brookfield • *$550/attendee*

Supervisor Boot Camp
17–18 Wausau • *$550/attendee*

Online Workshop: Fundamentals of Comm. Lending 201: Analyzing Repayment Sources
24 Virtual full-day • *$275/attendee*

Personal Banker School
24–25 Wausau • *$550/attendee*

Security Officer Workshop
25 Wisconsin Dells • *$275/attendee*

Residential Mortgage Lending School
29–4/1 Madison • *$1,095/attendee*

NEW! Sales Excellence Boot Camp
30–31 Madison • *$550/attendee*

Loan Compliance School
TBD Location TBD

APRIL 2027

Introduction to Commercial Lending Boot Camp
6–7 Madison • *$550/attendee*

Branch Manager Boot Camp: Session IV
7 Four-part virtual half-day series • *$900/attendee*

NEW! Troubled Credit Workshop
8 Madison • *$275/attendee*

Understanding Bank Performance Virtual Series
8–30 Eight-part webinar series • *$1,000/attendee*

School of Bank Management
12–16 Madison • *$1,395/attendee*

Agricultural Bankers Conference
15–16 Wisconsin Dells • *$350/attendee • $300/attendee for individual members of WBA Ag Bankers Section*

Community Bankers for Compliance (CBC): Session II
20 Virtual half-day • *annual membership/pricing varies*

Online Workshop: Introduction to Consumer Lending
22 Virtual full-day • *$275/attendee*

10th Annual Power of Community Week
19–24 www.wisbank.com/BanksPowerWI

Women in Banking Conference
27 Wisconsin Dells • *team pricing available*

ICBA/WBA Capital Summit
26–29 Washington, D.C.

Real Estate Compliance School
TBD Location TBD

KEY

Conferences/Summits
One or more days, based on hot topics, industry news and best practices, scheduled time for peer networking.

Schools/Boot Camps
Focused on a particular area of banking, allowing for a deep dive into that focused area over the course of two to five days.

Workshops/Seminars
One-day programs focused on a specific topic or area of banking.

WBA-Hosted Webinars

Other Events