

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

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RKL REGULATORY COMPLIANCE FOR FINANCIAL INSTITUTIONS >

January 2026

FDIC Final Rule on Official Signs, Advertising

January 22, 2026

- The FDIC issued a final rule amending FDIC Rules and Regulations governing signage requirements for insured depository institutions' (IDIs') digital deposit-taking channels and automated teller machines (ATMs) and like devices.
- The final rule addresses implementation issues and sources of potential confusion raised since the FDIC's adoption of signage requirements for digital deposit-taking channels and ATMs in 2023. The final rule provides additional flexibility to IDIs while also enabling consumers to better understand when they are conducting business with an IDI and when their funds are protected by the FDIC's deposit insurance coverage.

[Additional Information](#)

NCUA Issues 2026 Supervisory Priorities

January 14, 2026

- The NCUA issued a letter outlining its supervisory priorities for 2026, which focus on areas posing the highest risk to credit union members, the industry and the Share Insurance Fund.
- The priorities cover the following:
 1. Balance Sheet Management
 - Lending
 - Sensitivity Market Risk and Liquidity
 - Earnings and Capital Adequacy
 2. Operational Risk Management
 - Payment System
 - Fraud Prevention and Detection
 3. Compliance Risk Management
 - Bank Secrecy Act (BSA) Compliance and Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) Programs

[Additional Information](#)

CFPB Adjusts HMDA and HPML Asset Exemption Threshold

January 7, 2026

- The CFPB adjusted the asset size exemption threshold for compliance with HMDA.
- Institutions with assets of \$59 million or less as of December 31, 2025, are exempt from collecting HMDA data in 2026.

Additional Information

- The CFPB also adjusted the asset size exemption threshold for compliance with Truth in Lending Act (TILA).
- The exemption threshold (from escrow accounts on HPMLs) for creditors and their affiliates that regularly extended covered transactions secured by first liens is adjusted to \$2.785 billion and the exemption threshold for certain insured depository institutions and insured credit unions with assets of \$10 billion or less is adjusted to \$12.485 billion.

Additional Information

FinCEN Postpone Final Investment Advisor Rule to 2028

January 2, 2026

- FinCEN extended the effective date of the rule Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers (IA AML Rule) from January 1, 2026, until January 1, 2028.

[Additional Information](#)

NCUA Proposes to Remove Redundant Nondiscrimination Requirements

January 14, 2026

- The NCUA is proposing to remove Section 701.31, which includes nondiscrimination requirements for loans and appraisals; advertising, notices, and logos related to nondiscrimination; and guidelines for compliance with the Federal Housing Act (FHA).
- FHA and Equal Credit Opportunity Act (ECOA) apply to all Federal Credit Unions.
- Section 701.31 has not kept pace with regulatory and case law changes; is duplicative of the FHA and ECOA; and may exist beyond the scope of statutory requirements.
- Public comments due by: March 16, 2026

[Additional Information](#)

HUD Proposes Removal of Disparate Impact Rule

January 14, 2026

- HUD is proposing to remove its discriminatory effects regulations and leaving to courts questions related to interpretations of disparate impact liability under the Fair Housing Act.
- Public comments due by: February 13, 2026

[Additional Information](#)



FOCUSED. ON YOU. >

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