

## PUBLICATION UPDATE

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# Regulatory Compliance Guide for Bankers

Publication 4796

Release 38

January 2026

## HIGHLIGHTS

### Chapter Revisions

- Chapter 2 Electronic Fund Transfer Act—Regulation E, 12 CFR 1005
- Chapter 5 Federal Deposit Insurance Act—FDIC Regulations, FDIC 328, FDIC 330, 12 CFR 328, 12 CFR 330
- Chapter 6 Community Reinvestment Act—Regulation BB, 12 CFR 228
- Chapter 8 Equal Credit Opportunity Act—15 USC 1691—Regulation B, 12 CFR 1002
- Chapter 9 Prohibition Against Unfair, Deceptive, and Abusive Acts, 12 USC § 5531
- Chapter 10 Real Estate Settlement Procedures Act—Regulation X, 12 CFR 1024
- Chapter 12A Open-End Credit Truth-in-Lending Act—Regulation Z, 12 CFR 1026
- Chapter 12B Credit Cards Truth-in-Lending Act—Regulation Z, 12 CFR 1026
- Chapter 12C Home Equity Lines of Credit Truth-in-Lending Act—Regulation Z, 12 CFR 1026
- Chapter 13A Closed-End Credit Truth-in-Lending Act—Regulation Z, 12 CFR 1026
- Chapter 13B Closed-End Credit Secured by Real Estate Truth-in-Lending Act—Regulation Z, 12 CFR 1026
- Chapter 14 Financial Data Laws and Regulations
- Chapter 16 Fair Credit Reporting Act, Regulation V, 12 CFR 1022
- Chapter 17 Fair Debt Collection Practices Act, 15 USC

- Chapter 20 FCC and FTC  
Telemarketing and Advertising Rules

In May 2025, the Consumer Financial Protection Bureau (Bureau) withdrew a considerable number of Bureau issuances. Discussions throughout this publication have been updated to reflect the withdrawal of these issuances. Details are provided in Chapter 9.

- See Chapter 9,  
§ 9.01A[1]–[4] and  
§ 9.02A.

In August 2025 the Federal Deposit Insurance Corporation (FDIC) proposed to amend its signage requirements, specifically for digital deposit-taking channels and for automated teller machines (and similar devices), by revising two of the sections in Part 328.

- See Chapter 5, § 5.20.

In July 2025, the Comptroller of the Currency, the FDIC, and the Federal Reserve Board jointly proposed to rescind the Community Reinvestment Act (CRA) rules adopted in 2023 and replace those rules with the CRA regulations that were previously in force (i.e., the regulations that were in effect prior to the adoption of the 2023 Rule).

- See Chapter 6,  
§ 6.02[4]–[5].

The Bureau extended the compliance dates for the small business lending rule under Regulation B due to ongoing litigation.

- See Chapter 8, § 8.18[5][b].

In January 2025, the Bureau finalized new rules that are applicable to Property Assessed Clean Energy (PACE) transactions. These rules become effective as of March 1, 2026.

- See Chapter 13B,  
§ 13B.18A[5][b].

In November 2024 the Bureau published a final rule entitled Personal Financial Data Rights (PFDR), pursuant to Section 1033 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Subsequently, a lawsuit challenging the PFDR rule was commenced with respect to the new regulation and its contents and requirements. In July 2025 the court put the proceedings on hold, and in August 2025, the Bureau published an advance notice of proposed rule-making asking for comment to resolve several issues.

- See Chapter 14, § 14.02[6].

In August 2025 the president issued an executive order addressing the topic of discrimination in banking in the form of debanking.

See Chapter 14, § 14.05[1]–[8].

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Publication 4796    Release 38

January 2026

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|                          |                                       |                         |
|--------------------------|---------------------------------------|-------------------------|
| <input type="checkbox"/> | Title page thru xxiii . . . . .       | Title page thru xxiii   |
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| <input type="checkbox"/> | 6-16.230(499) thru 6-16.231 . . . . . | 6-16.231 thru 6-16.309  |
| <input type="checkbox"/> | 8-3 thru 8-23 . . . . .               | 8-3 thru 8-24.1         |
| <input type="checkbox"/> | 8-31 thru 8-34.1. . . . .             | 8-31 thru 8-34.1        |
| <input type="checkbox"/> | 8-185 thru 9-8.13 . . . . .           | 8-185 thru 9-8.17       |
| <input type="checkbox"/> | 9-93 . . . . .                        | 9-93 thru 9-105         |
| <input type="checkbox"/> | 10-10.3 thru 10-12.3. . . . .         | 10-11 thru 10-12.3      |
| <input type="checkbox"/> | 10-25 thru 10-30.1 . . . . .          | 10-25 thru 10-30.1      |
| <input type="checkbox"/> | 12A-1 thru 12A-3 . . . . .            | 12A-1 thru 12A-3        |
| <input type="checkbox"/> | 12A-17 thru 12A-22.7 . . . . .        | 12A-17 thru 12A-22.9    |
| <input type="checkbox"/> | 12A-29 . . . . .                      | 12A-29                  |
| <input type="checkbox"/> | 12B-1 thru 12B-6.1 . . . . .          | 12B-1 thru 12B-6.1      |
| <input type="checkbox"/> | 12B-19 thru 12B-30.9 . . . . .        | 12B-19 thru 12B-30.7    |
| <input type="checkbox"/> | 12C-1 . . . . .                       | 12C-1                   |
| <input type="checkbox"/> | 12C-19 thru 12C-23 . . . . .          | 12C-19 thru 12C-24.1    |
| <input type="checkbox"/> | 12C-37 thru 12C-38.1 . . . . .        | 12C-37 thru 12C-38.2(1) |
| <input type="checkbox"/> | 13A-1 thru 13A-6.1 . . . . .          | 13A-1 thru 13A-6.1      |
| <input type="checkbox"/> | 13A-19 thru 13A-24.7 . . . . .        | 13A-19 thru 13A-24.7    |
| <input type="checkbox"/> | 13B-1 thru 13B-7 . . . . .            | 13B-1 thru 13B-8.1      |
| <input type="checkbox"/> | 13B-19 thru 13B-27 . . . . .          | 13B-19 thru 13B-28.1    |
| <input type="checkbox"/> | 13B-47 thru 13B-50.11 . . . . .       | 13B-47 thru 13B-50.11   |
| <input type="checkbox"/> | 13B-499 thru 14-25 . . . . .          | 13B-499 thru 14-71      |
| <input type="checkbox"/> | 16-9 thru 16-22.7 . . . . .           | 16-9 thru 16-22.7       |
| <input type="checkbox"/> | 16-82.17 . . . . .                    | 16-82.17                |
| <input type="checkbox"/> | 16-82.49 thru 16-82.51 . . . . .      | 16-82.49 thru 16-82.51  |
| <input type="checkbox"/> | 17-1 thru 17-27 . . . . .             | 17-1 thru 17-28.1       |
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