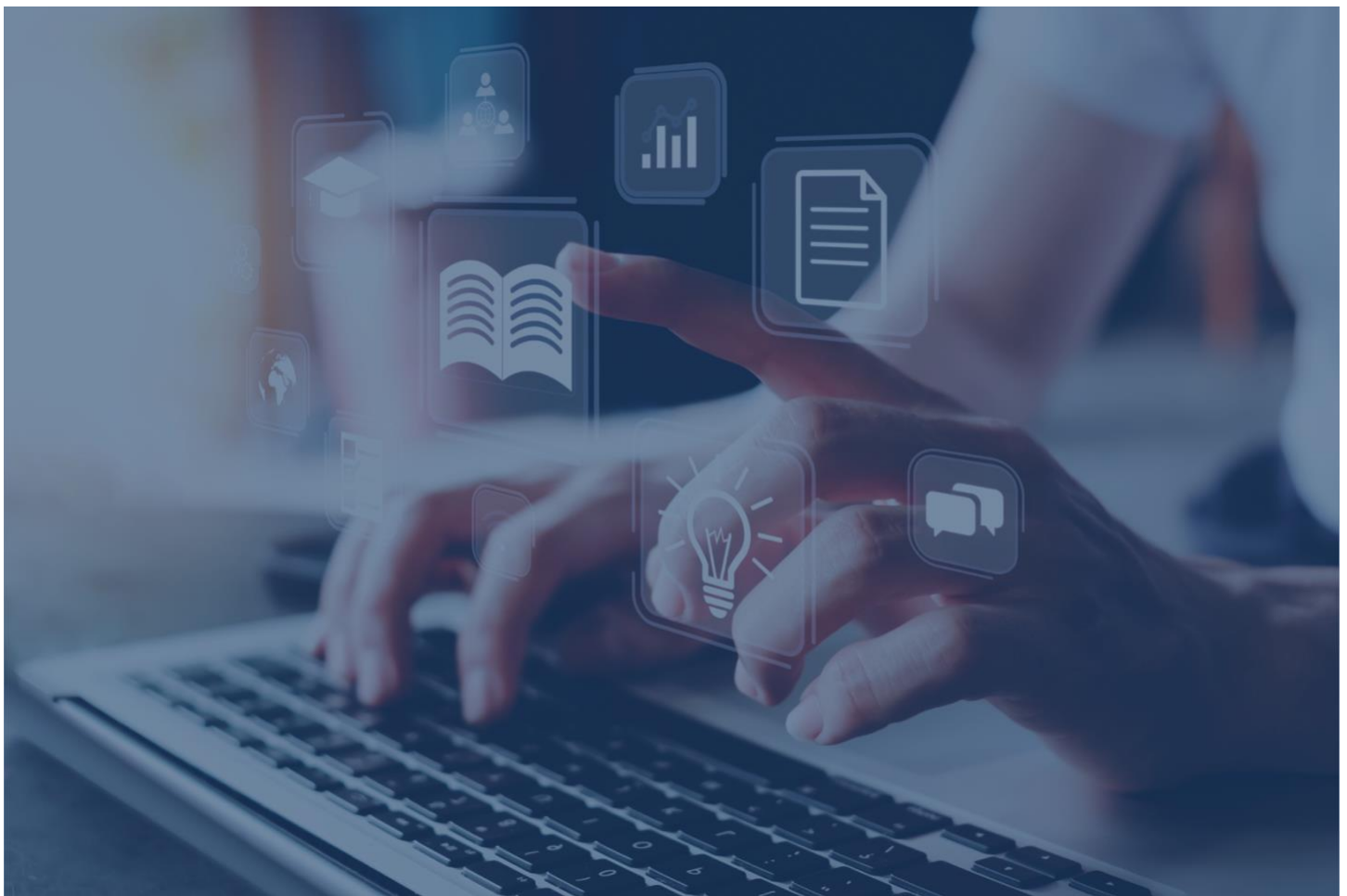




2026 Virtual Lending Compliance Conference

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* *Words in Italics are taken directly from the applicable regulations.*



This publication is designed to provide accurate and authoritative information regarding the subject matter covered. The information contained within this manual pertains to federal regulations. Banker's Compliance Consulting Powered by Brady Martz makes every attempt to understand applicable state laws as well; however, this information may not be represented in this manual. If you are aware of state laws that conflict with information presented in this manual, please contact Banker's Compliance Consulting Powered by Brady Martz. This publication contains the author's opinion on the subject. All rights reserved. This manual may not be reproduced in whole or in part in any form whatsoever without permission from the publisher. The publisher hereby specifically disclaims any personal liability for loss or risk incurred as a consequence of the advice or information presented in this book.

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Loan Compliance in
2026 & Beyond

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Lending Compliance in 2026

I. Lending Compliance in 2026 – A Look Back:

1. NCUA's 2026 Supervisory Priorities – NCUA Letter to Credit Unions – 1/26:

This letter outlines NCUA's supervisory priorities and other 2026 examination program updates. Our priorities focus on areas posing the highest risk to credit union members, the credit union industry, and the National Credit Union Share Insurance Fund (Share Insurance Fund). Consistent with the agency's No Regulation-by-Enforcement policy, this letter is meant to assist credit unions as they plan for this year.

In 2025, the agency reexamined how we carry out our mission, laying the foundation for improved efficiency by reducing burdensome work for both credit unions and NCUA staff. Moving forward, the agency will be focused on creating a more efficient and tailored examination program as well as continued implementation of Presidential executive orders and other laws, including the Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act.

<https://ncua.gov/regulation-supervision/letters-credit-unions-other-guidance/ncuas-2026-supervisory-priorities>

2. HPLM Asset Size Thresholds Increase – CFPB Final Rule – 1/7/26:

The exemption threshold 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.

<https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00085.pdf>

3. ECOA Noncitizen Borrower Joint Statement Withdrawal – CFPB and Department of Justice – 1/12/26:

The Consumer Financial Protection Bureau (Bureau) and Department of Justice (DOJ) are withdrawing a joint statement issued in October 2023 regarding the implications of a creditor's consideration of an individual's immigration status under the Equal Credit Opportunity Act (ECOA).

<https://www.govinfo.gov/content/pkg/FR-2026-01-12/pdf/2026-00328.pdf>

4. HMDA Asset Size Thresholds Increase – CFPB Final Rule – 1/14/26:

Based on the 2.5 average percent increase in the CPI-W for the 12-month period ending November 2025, the exemption threshold is adjusted to \$59 million from \$58 million. Institutions with assets of \$59 million or less as of December 31, 2025, are exempt from collecting data in 2026.

<https://www.govinfo.gov/content/pkg/FR-2026-01-07/pdf/2026-00087.pdf>

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5. HUD Proposes to Remove Disparate Impact – HUD Proposal – 1/14/26:

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.

<https://www.govinfo.gov/content/pkg/FR-2026-01-14/pdf/2026-00590.pdf>

6. FDIC Establishes Office of Supervisory Appeals – FDIC Press Release – 1/22/26:

The Federal Deposit Insurance Corporation (FDIC) Board of Directors today approved amendments to the agency's Guidelines for Appeals of Material Supervisory Determinations. Under the new Guidelines, the FDIC is replacing the existing Supervision Appeals Review Committee (SARC) with the Office of Supervisory Appeals, an independent, standalone office within the FDIC.

The Office of Supervisory Appeals will be the final level of review of material supervisory determinations, independent of the Divisions that make supervisory determinations. The office will be staffed by reviewing officials who are hired externally, and each panel will have at least one reviewing official with bank supervisory experience and at least one reviewing official with industry experience. The FDIC will notify institutions once the office is operational.

<https://www.fdic.gov/news/press-releases/2026/fdic-board-directors-establishes-office-supervisory-appeals>

7. Exceptive Relief to Streamline CDD – FinCEN Order – 2/13/26:

Today, the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) issued an order granting exceptive relief to covered financial institutions from certain requirements under FinCEN's Customer Due Diligence Requirements for Financial Institutions rule (the "2016 CDD Rule"). The order excepts covered financial institutions from the requirement to identify and verify the beneficial owners of a legal entity customer each time the customer opens a new account.

<https://www.fincen.gov/news/news-releases/fincen-issues-exceptive-relief-streamline-customer-due-diligence-requirements>

8. Two New Resources to Guide AI Use in the Financial Sector– Treasury Press Release – 2/19/26:

In support of the President's AI Action Plan, which calls for clear standards, shared understanding, and risk-based governance to ensure artificial intelligence is deployed safely and responsibly, the U.S. Department of the Treasury today released two new resources to guide AI use in the financial sector, a shared Artificial Intelligence Lexicon and the Financial Services AI Risk Management Framework (FS AI RMF).

"Implementing the President's AI Action Plan requires more than aspirational statements, it requires practical resources that institutions can use," said Derek Theurer, who is performing the duties of Deputy Secretary of the Treasury. "By establishing a common language for AI and a tailored framework for managing AI risks in financial services, these deliverables help protect consumers while supporting responsible innovation."

<https://home.treasury.gov/news/press-releases/sb0401>

Lending Compliance in 2026

9. Prohibited Use of Reputation Risk – FRB Proposal – 2/24/26:

The proposal would prohibit the Board from encouraging or compelling Board-supervised banking organizations to deny or condition the provision of banking or other financial products or services to an individual or business based on their constitutionally protected political or religious beliefs, associations, speech, or conduct, or based on involvement by the individual or business in politically disfavored but lawful business activities perceived to present reputation risk.

<https://www.federalreserve.gov/newsevents/pressreleases/bcreg20260223a.htm>

10. Reputation Risk Removed from FFIEC BSA/AML Examination Manual – 2/27/26:

In February 2026, the Federal Financial Institutions Examination Council, on behalf of its members, released updates to the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Examination Manual to remove references to reputational risk, consistent with Executive Order 14331 of August 7, 2025. The updates do not establish new requirements.

<https://bsaaml.ffiec.gov/whatsnew>

11. NCUA/FDIC Financial Scams Webinar – 3/2/26:

The National Credit Union Administration (NCUA) will host 'Financial Education & Frontline Action to Address Scams' on Thursday, March 12 at 1p.m. The one-hour webinar, hosted in collaboration with the Federal Deposit Insurance Corporation, will focus on today's most prevalent financial scams and the actions financial institutions can take to reduce risk and protect consumers.

<https://ncua.gov/newsroom/press-release/2026/ncua-and-fdic-host-webinar-financial-scams>

12. Fair Housing Log Elimination – OCC Final Rule – 3/4/26:

The Office of the Comptroller of the Currency (OCC) is rescinding its Fair Housing Home Loan Data System regulation. The OCC has determined that the regulation is obsolete and largely duplicative of and inconsistent with other legal authorities that require national banks to collect and retain certain information on applications for home loans. Moreover, it imposed asymmetrical data collection requirements on national banks compared to their other depository institution counterparts, and the data collected had limited utility. For these reasons, rescinding the regulation eliminates the regulatory burden for national banks without having a material impact on the availability of data necessary for the OCC to conduct its fair housing-related supervisory activities.

<https://public-inspection.federalregister.gov/2026-04276.pdf>

Lending Compliance in 2026

13. Promoting Access to Mortgage Credit – Presidential Executive Order – 3/13/26:

Every American seeking to buy a home should have access to a mortgage from a reliable lender, at a rate commensurate with his or her creditworthiness. Over the past two decades, however, statutory and regulatory changes — including rules adopted under the Dodd-Frank Act, Public Law 111-203, and subsequent rulemakings — have increased the compliance costs of mortgage origination and servicing and distorted the structure of the mortgage market. These burdens have contributed to a significant decline in bank participation in mortgage lending. Community banks, generally institutions with fewer than \$30 billion in assets, have been especially affected. The regulatory and rule changes have undermined community banks' businesses, concentrated credit and liquidity risk outside the banking system, and resulted in reduced access to credit for some creditworthy borrowers, including rural households and low- and moderate-income households. My Administration will reduce these regulatory burdens to ensure that these creditworthy borrowers can access the capital required to purchase a home.

<https://www.whitehouse.gov/presidential-actions/2026/03/promoting-access-to-mortgage-credit/>

14. Removing Regulatory Barriers to Affordable Home Construction – Presidential Executive Order – 3/13/26:

The American dream of homeownership depends on a dynamic housing market in which a varied inventory of new homes is built and renovated each year. Layers of unnecessary regulatory barriers, slow permitting processes, and onerous mandates at all levels of government have delayed construction, restricted development, and driven up the costs of new housing. These constraints have made housing less affordable for many Americans.

It is the policy of my Administration to reduce regulatory barriers to building homes and to steward taxpayer dollars in a manner that promotes housing affordability.

<https://www.whitehouse.gov/presidential-actions/2026/03/removing-regulatory-barriers-to-affordable-home-construction/>

15. Consumer Compliance Outlook First Issue 2026 – Federal Reserve Board – 3/26:

Consumer Compliance Outlook is a Federal Reserve System publication dedicated to consumer compliance topics. This issue includes the following articles and features:

- *Top-Cited Federal Reserve System Compliance Violations in 2024 Under the Flood Disaster Protection Act*
- *Top Federal Reserve System Violations in 2024: Regulation E Error Resolution Requirements*
- *2024 Aggregate Consumer Complaint Data for Federal Reserve–Supervised Institutions*
- *Federal Reserve Board Consumer Affairs Letters for 2024–2025*
- *Regulatory Calendar*

https://www.consumercomplianceoutlook.org/?utm_source=masthead&utm_medium=Email&utm_content=Issue3+2025&utm_source=newsletter&utm_medium=email&utm_content=Consumer%20Compliance%20Outlook&utm_campaign=CCO%20Issue%201%202026/

Lending Compliance in 2026

16. 2025 HMDA Modified LAR Release – CFPB Newsroom – 3/31/26:

The Home Mortgage Disclosure Act (HMDA) Modified Loan Application Register (LAR) data for 2025 are now available on the Federal Financial Institutions Examination Council's (FFIEC) HMDA Platform for approximately 4,768 HMDA filers. The published data contain loan-level information filed by financial institutions and modified to protect consumer privacy.

<https://www.consumerfinance.gov/about-us/newsroom/2025-hmda-data-on-mortgage-lending-now-available/>

17. 2026 Consumer Compliance Supervisory Highlights – FDIC Press Release – 3/31/26:

The Federal Deposit Insurance Corporation (FDIC) today issued the 2026 edition of the Consumer Compliance Supervisory Highlights. The purpose of this publication is to enhance transparency regarding the FDIC's consumer compliance supervisory activities and to provide a high-level overview of consumer compliance issues identified in 2025 through the FDIC's supervision of state non-member banks and thrifts.

This edition of Consumer Compliance Supervisory Highlights includes a summary of the overall consumer compliance performance for FDIC-supervised institutions in 2025, a description of the most frequently cited violations, and an overview of consumer complaint trends.

<https://www.fdic.gov/news/press-releases/2026/fdic-issues-2026-consumer-compliance-supervisory-highlights>

18. Consumer Complaint Report – CFPB Annual Report – 4/26:

This report provides information and analysis about complaints received by the CFPB from January 1 through December 31, 2025, including information and analysis about complaint numbers, complaint types, and, where applicable, information about the resolution of complaints.

https://files.consumerfinance.gov/f/documents/cfpb_2025-cr-annual-report_2026-03.pdf

19. OCC and FDIC Rule to Prohibit Reputation Risk Use by Regulators – Final Rule – 4/7/26:

The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation (the agencies) today jointly issued a final rule that codifies the elimination of reputation risk from their supervisory programs.

<https://www.fdic.gov/news/press-releases/2026/agencies-issue-final-rule-prohibit-use-reputation-risk-regulators>