# Regulatory Dispatch

***Timely news and resources community bankers can use to better stay on top of a rapidly changing world.***

**January 28, 2026**

## FDIC Board Approves Final Rule to Amend Official Signs and Advertising Requirements

WASHINGTON – The Federal Deposit Insurance Corporation (FDIC) Board of Directors approved a final rule to amend regulations governing the display of the FDIC official digital sign and non-deposit signage. The rule simplifies requirements for banks' display of the FDIC official digital sign and non-deposit signage on digital deposit-taking channels, such as bank websites and mobile applications, as well as on ATMs and like devices.

The changes are intended to revise requirements adopted in a 2023 final rule that, among other things, established the FDIC official digital sign and required signage for ATMs and digital banking channels. The rule would simplify compliance for banks by focusing display requirements for the FDIC official digital sign and the non-deposit sign on the screens and pages where signage would be most relevant for consumers and would provide banks additional flexibility with respect to design choices for the FDIC official digital sign.

The final rule goes into effect 30 days after publication in the *Federal Register* with an April 1, 2027, compliance date.

Attachment(s)
FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Log (PDF)

***Comment: The Final Rule becomes 'effective' 30 days after publication in the Federal Register with a mandatory compliance date of April 1, 2027. The Final Rule provides additional flexibility with respect to the official digital sign; streamlines signage requirements for digital deposit-taking channels; and streamlines signage on ATMs and like devices according to the FDIC's accompanying press release.***

### Bank Management

| | |
|---|---|
| | **FDIC** Board of Directors Establishes Office of Supervisory Appeals (01/22/2026) – WASHINGTON – The Federal Deposit Insurance Corporation (FDIC) Board of Directors 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.<br><br>Attachment(s)<br>Notice regarding Amendments to FDIC Guidelines for Appeals of Material Supervisory Determinations (PDF)<br><br>***Comment: The guidelines require the three-member appeal panel to have at least one member with supervisory or examination experience and another with industry experience. Comptroller Gould indicated the OCC plans on issuing similar guidelines.*** |
| | |

## Deposit / Retail Operations

| | |
|---|---|
| | **FTC** January 28 Workshop on Age Verification Technologies Will Be Held Online Only (01/23/2026) – The Federal Trade Commission announced today that its January 28, 2026, workshop to discuss a range of issues related to age verification technologies will now be held online only.<br><br>***Comment: Why does this matter for banks? Because Senate Bill 2420 – which would have gone into effect on Jan. 1 but has been temporarily blocked by a federal judge - establishes age verification requirements and mandates parental consent before a minor is allowed to download or make purchases within apps and would apply to banking apps and banking app developers.*** |

## Lending

| | |
|---|---|
| | **FDIC** Approves the Deposit Insurance Applications for Ford Credit Bank, Salt Lake City, Utah, and GM Financial Bank, Salt Lake City, Utah (01/22/2026) – WASHINGTON – The Board of Directors of the Federal Deposit Insurance Corporation (FDIC) approved deposit insurance applications submitted by Ford Motor Company to establish Ford Credit Bank and General Motors Company to establish GM Financial Bank. Ford Credit Bank and GM Financial Bank will both be Utah-chartered industrial banks.<br><br>Applications for deposit insurance are evaluated under a statutory framework of seven factors that include: the financial history and condition of the institution; the adequacy of the institution's capital structure; the future earnings prospects of the institution; the general character and fitness of the management of the institution; the risk presented by the institution to the Deposit Insurance Fund; the convenience and needs of the community to be served by the institution; and whether the institution's corporate powers are consistent with the purposes of the Federal Deposit Insurance Act.<br><br>Ford Credit Bank's proposed business model will focus on providing automotive financing products nationwide, primarily through the purchase of retail installment sales contracts from independent Ford dealers. Funding will primarily consist of retail savings accounts and time deposits obtained via the bank's website and mobile application. FDIC staff found |

| | |
|---|---|
| | that Ford Credit Bank satisfied the statutory factors for approval, subject to certain conditions and written agreements. Among other conditions, Ford Credit Bank will be required to maintain a minimum 15 percent tier 1 leverage ratio, and Ford Motor Company will be required to support the bank's capital and liquidity positions.<br><br>GM Financial Bank's proposed business model will focus on providing automotive financing products nationwide, primarily through the purchase of retail installment sales contracts from GMF. Funding will primarily consist of savings accounts and time deposits via the bank's website and a mobile application. FDIC staff found that GM Financial Bank satisfied the statutory factors for approval, subject to certain conditions and written agreements. Among other conditions, GM Financial Bank will be required to maintain a minimum 15 percent tier 1 leverage ratio, and General Motors Company will be required to support the bank's capital and liquidity positions.<br><br>The FDIC approval orders expire if Ford Credit Bank and GM Financial Bank are not established within 12 months, unless extended by the FDIC.<br><br>Attachment(s)<br>Ford Order and Statement (PDF)<br>GM Order and Statement (PDF)<br><br>***Comment: This recent activity by the OCC and in turn the FDIC, relying on the ILC loophole, coupled with the Clarity Act and payment of yield associated with stablecoin, and the FRB's 'skinny master accounts' has the potential to fundamentally alter banking.*** |

## Technology / Security

| | |
|---|---|
| | **CISA** UK NCSC, FBI Unveil Principles to Combat Cyber Risks in OT (01/14/2026) – WASHINGTON - The Cybersecurity and Infrastructure Security Agency (CISA), United Kingdom's National Cyber Security Centre (NCSC-UK), Federal Bureau of Investigation (FBI) and international partners released ***Secure Connectivity Principles for Operational Technology***. This joint guidance, led by NCSC-UK, helps organizations mitigate exposed and insecure connectivity and protect networks from highly capable and opportunistic cyber threat actors, including nation state-sponsored actors.<br><br>Operational technology (OT) network environments are increasingly interconnected, delivering benefits like real-time analytics, remote monitoring and predictive maintenance. However, this connectivity also heightens the risk to cyber intrusions that could cause physical harm, environmental damage, or disrupt essential services. This guide offers owners and operators a framework with clear goals for designing secure connectivity into their environments.<br><br>"This guide underscore's CISA's unwavering commitment to working hand-in-hand with U.S. and international partners to provide timely, actionable cybersecurity guidance. By providing OT organizations with practical steps to design, secure, and manage connectivity in OT environments, we help defend critical infrastructure against malicious and state-sponsored cyber threats," said **CISA Executive Assistant Director for Cybersecurity Nick Andersen**. "Together with our partners, CISA also urges OT device manufacturers and integrators to embrace secure-by-design principles because building |

| | |
|---|---|
| | security in from the start is the most effective way to reduce risk and safeguard the nation's vital systems."<br><br>"As operational technology systems benefit from greater connectivity and attract more attention from adversaries, it is vital cyber security is treated as a foundational requirement that supports physical safety outcomes, uptime and service continuity," said **NCSC Chief Technology Officer Ollie Whitehouse**. "Co-created with international partners and with extensive industry collaboration, the new NCSC guidance offers a clear, practical framework for designing and maintaining secure connectivity, reducing attack surface and boosting resilience. We strongly recommend OT practitioners worldwide follow the eight key principles to help make confident, security-led decisions that will safeguard critical services and strengthen trust in connected systems."<br><br>"Operational Technology systems quietly power the essential services Americans rely on every day, making their secure connectivity a matter of national importance," said **FBI Cyber Assistant Director Brett Leatherman**. "This joint guide serves as a reminder that OT systems are uniquely vulnerable and increasingly targeted, which is why timely mitigation and shared defenses are critical to staying ahead of the threat."<br><br>With our U.S. and international partners, CISA strongly encourages organizations to review this joint guide, assess their OT connectivity and implement the recommended mitigations to strengthen critical infrastructure defenses against these opportunistic threats.<br><br>This guide reinforces CISA's collaboration in action with both international and domestic partners to advance cybersecurity for OT and industrial control systems. In addition to NCSC-UK and FBI, this joint guide was developed in collaboration with<br><br>▪ Australian Signals Directorate's Australian Cyber Security Centre (ASD's ACSC)<br>▪ Canadian Centre for Cyber Security (Cyber Centre)<br>▪ German Federal Office for Information Security (BSI)<br>▪ Netherlands National Cyber Security Centre (NCSC-NL)<br>▪ New Zealand National Cyber Security Centre (NCSC-NZ)<br><br>For more information, please visit Industrial Control Systems CISA.gov. |

## Open for Comment

Included only when specific to or relevant for community banks to comment on. Date posted may not be the same as the Federal Register Date.

12.17.2025 **FDIC** Approval Requirements for Issuance of Payment Stablecoins by Subsidiaries of FDIC-Supervised Insured Depository Institutions SUMMARY: The Federal Deposit Insurance Corporation (FDIC) is soliciting comments on a proposal that would establish procedures to be followed by an insured State nonmember bank or State savings association (each, an FDIC-supervised institution) that seeks to obtain FDIC approval to issue payment stablecoins through a subsidiary pursuant to the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). **DATES: Comments must be received by the FDIC no later than February 17, 2026.**

12.04.2025 **FRB** Requests Public Input on the Impact of Potential Strategic Changes to Check Services Provided by the Fed, as Well as Check Usage and Preferences SUMMARY: The Board of Governors of the Federal Reserve System (Board) seeks public input on questions related to the future of the Federal Reserve Banks' (Reserve Banks') check services. The Board will use responses to this request for information (RFI) to assess possible strategies for the future of the Reserve Banks' check services, including potentially substantial changes that may have longer run effects on the payments system. In addition, the Board will use responses to this RFI to analyze other actions that the Federal Reserve System could consider with respect to checks, in partnership with the industry, to support the overall safety and efficiency of the payments system. **DATES: Comments must be received by March 9, 2026.**

11.30.2025 Joint Regulatory Capital Rule: Revisions to the Community Bank Leverage Ratio Framework SUMMARY: The Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation are inviting public comment on a notice of proposed rulemaking (proposal) that would lower the community bank leverage ratio (CBLR) requirement for certain depository institutions and depository institution holding companies from 9 percent to 8 percent, consistent with the lower bound provided in section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The proposal would also extend the length of time that certain depository institutions or depository 2 of 58 institution holding companies can remain in the CBLR framework while not meeting all of the qualifying criteria for the CBLR framework from two quarters to four quarters, subject to a limit of eight quarters in any five-year period. **DATES: Comments must be received by January 30, 2026.**