

# Open Federal Comment Calls - At a Glance Overview



| Open Comment Call                                                                                        | Agency                | Brief Description                                                                                                                                                                                                                                                                                                                                                                        | Due Date | Link to Comment                  |
|----------------------------------------------------------------------------------------------------------|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------------------------------|
| Proposed Third-Party Risk Management Guidance                                                            | JOINT GUIDANCE - NCUA | The NCUA, FDIC, Federal Reserve, and the OCC request comments on proposed guidance to assist financial institutions with managing risks associated with third-party relationships. The proposed guidance focuses on a principles-based approach and, as with all supervisory guidance, is non-binding.                                                                                   | 11/16    | <a href="#">Federal Register</a> |
| Merger Transactions                                                                                      | FDIC                  | The FDIC is proposing significant revisions to the FDIC's bank-merger framework. As part of these revisions, the FDIC proposes including credit unions in its initial competitive-effects analysis.                                                                                                                                                                                      | 11/23    | <a href="#">Federal Register</a> |
| Forms and Procedures for Review of State Certifications by the Stabelcoin Certification Review Committee | TREASURY              | This interim final rule will ensure that forms and procedural regulations are in place to facilitate submission of certifications by the effective date of the GENIUS Act, and the Committee intends to review these forms and procedural regulations, as appropriate, following consideration of comments.                                                                              | 11/30    | <a href="#">Federal Register</a> |
| Community Development Financial Institutions Program - Certification Application                         | TREASURY/ CDFI FUND   | The Department of Treasury (Treasury), as part of its continuing efforts to reduce paperwork and respondent burden is looking for comments concerning the Community Development Financial Institutions Program - Certification Application, which Applicants will submit through the CDFI Fund's Awards Management Information System (AMIS).                                            | 11/30    | <a href="#">Federal Register</a> |
| NCUA Call Report (Form 5300) Updates                                                                     | NCUA                  | The NCUA has approved the publication of a proposal to revise the NCUA Call Report (Form 5300), which is a currently approved information collection, for public comment. Revisions include the collection of data on a credit union's involvement with payment stablecoin activities. The revised form and instruction are proposed to take effect with the March 31, 2027 report date. | 12/08    | <a href="#">Federal Register</a> |

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| Powers of Federal Credit Unions                                                                   | NCUA   | The NCUA is proposing to amend the NCUA's regulations regarding incidental powers to clarify that federal credit unions (FCUs) are not required to seek an advisory opinion from the NCUA's Office of General Counsel before petitioning the NCUA Board to engage in an activity that does not fall within an FCU's preapproved incidental powers.                                                                                                                                                                                                                                                                                                                                                                 | 12/14    | <a href="#">Federal Register</a> |
| Corporate Credit Unions; Fidelity Bond and Insurance Coverage for Federally Insured Credit Unions | NCUA   | The NCUA seeks comment on proposed amendments to its regulations governing fidelity bond and insurance coverage for federally insured credit unions (FICUs). The proposed rule would eliminate certain prescriptive procedural mandates and simplify requirements for coverage amounts and deductibles. The intended effect is greater flexibility for FICUs, simplified compliance, and reduced administrative costs without compromising safety and soundness.                                                                                                                                                                                                                                                   | 12/14    | <a href="#">Federal Register</a> |
| Central Liquidity Facility                                                                        | NCUA   | The NCUA is proposing to adopt as final the revisions to the Central Liquidity Facility (CLF) rule made under two interim final rules (IFRs) published in the Federal Register in 2020 and 2021. The proposal would adopt the amendments made by these IFRs and, where appropriate, would remove provisions from the NCUA's regulations that have lapsed under the terms of the IFRs. The proposal would also remove or modify certain filing requirements and criteria the Board uses to approve CLF members. Finally, the proposal would amend the timing requirements related to pay adjustments to the capital stock subscription, clarify various regulatory provisions, and make necessary conforming edits. | 12/14    | <a href="#">Federal Register</a> |

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| Nonconforming Investment Special Reserve   | NCUA   | The NCUA proposes to remove the requirement that federally insured, state-chartered credit unions (FISCUs) maintain a special reserve for certain nonconforming investments. The proposal would also remove related references to the reserve requirement in NCUA's capital, investment, and regulations on requirements for insurance. The NCUA states that the changes would reduce regulatory burden, simplify requirements, and provide greater flexibility for FISCUs while maintaining safety and soundness and protecting the National Credit Union Share Insurance Fund. | 12/21    | <a href="#">Federal Register</a> |
| Conversion to State-Chartered Credit Union | NCUA   | The NCUA proposes to remove 12 CFR 741.7, which addresses the process for maintaining federal share insurance following the conversion of a federal credit union (FCU) to a state charter. The NCUA states that the provision is outdated and duplicates requirements already addressed in NCUA's Chartering and Field of Membership manual (Manual). Because amendments to the Manual have superseded 12 CFR 741.7, the proposal would remove the provision to improve regulatory clarity and eliminate unnecessary duplication.                                                | 12/21    | <a href="#">Federal Register</a> |
| Notification to Members/Shareholders       | NCUA   | The NCUA propose to revise its share insurance regulation to simplify how federally insured credit unions (FICUs) notify members about NCUA share insurance coverage. Currently, FICUs must make certain share insurance materials available in hard copy. Under the proposal, FICUs would continue to provide notice to members but would have greater flexibility in how they do so. The proposal is intended to simplify compliance, reduce costs, and help ensure members receive current share insurance information.                                                       | 12/21    | <a href="#">Federal Register</a> |