Supervisory Update News Summary

AS OF JANUARY 15, 2026

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
States Sanction Mortgage Loan Originator for SAFE Act Violation	Press Release December 22, 2025	A mortgage loan originator has received serious sanctions and fines after settling with 21 state financial regulatory agencies that accused him of directing another person to take required education on his behalf and taking the credit for himself. He is currently barred from practicing in most states, is restricted from practicing in others, and is required to pay fines totaling $31,000.	CSBS
Safety and Soundness Rules Need Balance and Durability	Press Release December 29, 2025	Efforts by the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency to define "unsafe or unsound practices" should promote a balanced and resilient federal supervisory framework, the Conference of State Bank Supervisors said in a comment letter today. "Any final rule must enable the prompt identification and remediation of core risks to a bank's financial condition and its customers, connect rationally to an institution's supervisory ratings, and ensure management responsibility for violations of banking laws and regulations," said CSBS President and CEO Brandon Milhorn. "Effective supervision requires reasonable and disciplined discretion combined with transparent rules that promote accountability."	CSBS, FDIC, OCC
Consumer Alert – www.mysbank.com	Press Release December 17, 2025	Texas Banking Commissioner Charles G. Cooper issued a Consumer Alert for a fraudulent website, www.mysbank.com, purporting to be maintained by Security Bank, Midland, Texas. Security Bank, Midland, Texas was acquired by American Momentum Bank, College Station, Texas, on February 29, 2020. The website, www.mysbank.com, is not owned by or associated with American Momentum Bank.	TDB

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Consumer Alert – https://riotexas.us	Press Release December 30, 2025	Texas Banking Commissioner Charles G. Cooper issued a Consumer Alert for a fraudulent website purporting to offer banking services. The following website, https://riotexas.us, is designed to impersonate Rio Bank, McAllen, Texas (Rio Bank). The Website, https://riotexas.us, is not owned by or associated with Rio Bank.	TDB
Consumer Alert – Viserbank	Press Release December 31, 2025	Texas Banking Commissioner Charles G. Cooper issued a Consumer Alert for Viserbank to be aware of a website purportedly operated by Viserbank and offering banking services, https://www.onlinehrdept.com. No entity by the name of Viserbank is authorized to provide banking services in Texas	TDB
FinCEN Announces Data-Driven Border Operation to Address Potential Money Laundering	News Release December 22, 2025	Today, the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) announced a multi-tiered operation targeting more than 100 U.S. money services businesses (MSBs) operating along the southwest border. These MSBs—which provide financial services outside of a formal bank—are being examined for potential non-compliance with regulations designed to detect money laundering and combat illicit finance. FinCEN's operation resulted in the issuance of six notices of investigation, dozens of examination referrals to the Internal Revenue Service (IRS), and over 50 compliance outreach letters.	FinCEN
FinCEN Issues Final Rule to Postpone Effective Date of Investment Adviser Rule to 2028	News Release December 31, 2025	The U.S. Department of Treasury's Financial Crimes Enforcement Network issued a final rule to extend the effective date of the rule establishing the Anti-money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and exempt reporting advisers from January 1, 2026, until January 1, 2028.	FinCEN

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Agencies Release Annual Asset-Size Thresholds Under Community Reinvestment Act Regulations	Press Release December 30, 2025	The FRB and FDIC announced the 2026 updated Community Reinvestment Act (CRA) "small bank" and intermediate small bank" asset-size thresholds. The CRA regulations establish the framework and criteria by which the relevant agencies assess a financial institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Financial institutions are evaluated under different CRA examination procedures based upon their asset-size classification. The asset-size thresholds are adjusted annually based on the average change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which is a measure of inflation.	FDIC, FRB
OCC and FDIC Statement Regarding the Status of Certain Investment Funds and Their Portfolio Investments for Purposes of Insider Lending Restrictions and Related Reporting Requirements	Laws and Regulations December 18, 2025	The Office of the Comptroller of the Currency ("OCC") and the Federal Deposit Insurance Corporation ("FDIC" and, together with the OCC, the "agencies") are issuing the attached statement to clarify supervisory expectations for OCC-supervised institutions' and FDIC-supervised institutions' compliance with insider lending restrictions and related reporting requirements with respect to certain types of related interests. This statement is effective immediately.	FDIC, OCC
FDIC, FRB, & OCC Issue 2025 Shared National Credit Program Report	Press Release January 12, 2026	The FDIC, FRB, & OCC released the 2025 Shared National Credit (SNC) report that indicates credit risk associated with large, syndicated bank loans remains moderate. Credit risk trends continue to reflect the effects of borrowers' ability to manage higher interest expenses and other macroeconomic factors. This report reflects SNC loans originated on or before June 30, 2025.	FDIC, FRB, OCC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
FDIC Approves Proposal to Establish GENIUS Act Application Procedures for FDIC-Supervised Institutions Seeking to Issue Payment Stablecoins	Press Release December 16, 2025	The FDIC Board of Directors today approved a notice of proposed rulemaking that would implement the application provisions under the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act). The GENIUS Act allows insured depository institutions to issue payment stablecoins through a subsidiary and to engage in certain related activities. An FDIC-supervised state non-member bank or state savings association seeking to issue payment stablecoins through a subsidiary is required to apply to the FDIC for the subsidiary to be approved as a permitted payment stablecoin issuer.	FDIC
FDIC Board of Directors Approves Final Rule on Establishment and Relocation of Branches and Offices	Press Release December 16, 2025	The FDIC Board of Directors today approved a final rule to streamline the processes for the establishment and relocation of domestic branches and main offices. The final rule is intended to improve the speed and certainty of, and reduce the regulatory burden associated with, branch and main office filings. The final rule is substantially similar to the proposal issued in July 2025, with small modifications.	FDIC
FDIC Provides Update on IDI Resolution Planning for Large Banks	Laws and Regulations December 31, 2025	The Federal Deposit Insurance Corporation (FDIC) is providing an update related to insured depository institution (IDI) resolution planning requirements (IDI Rule) for covered insured depository institutions (CIDIs), as the FDIC develops proposed amendments to the IDI Rule.	FDIC
Audit of The FDIC's Student Residence Center	Summary of Announcements January 7, 2026	The Office of Inspector General (OIG) received a congressional request to perform work related to the Student Residence Center (SRC). Specifically, the Congressional request stated that, in light of a recent media report, the FDIC OIG should "determine whether the SRC still makes financial sense, and that the FDIC is taking meaningful steps to police the behavior of its workforce if they are to continue staying at the SRC." The FDIC OIG responded to this request in February 2024 noting that the FDIC OIG planned to review the FDIC's ownership and management of real estate assets, which included the SRC located on the FDIC's Virginia Square campus in Arlington, Virginia.	FDIC-OIG

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Federal Reserve Board Withdraws 2023 Policy Statement and Issues New Policy Statement Regarding the Treatment of Certain Board-Supervised Banks That Facilitates Responsible Innovation	Press Release December 17, 2025	The FRB withdrew a 2023 policy statement and issued a new policy statement regarding the treatment of certain Board-supervised banks that facilitates responsible innovation. The new policy statement creates an avenue for both insured and uninsured Board-supervised state member banks to engage in certain innovative activities.	FRB
Federal Reserve Board Announces Approval of Application by Prosperity Bancshares, Inc.	Press Release January 8, 2026	The Federal Reserve Board on Thursday announced its approval of the application by Prosperity Bancshares, Inc., located in Houston, Texas, to acquire Southwest Bancshares, Inc., and thereby indirectly acquire Texas Partners Bank, both of San Antonio, Texas.	FRB
Federal Reserve Board announces approval of application by Fifth Third Bancorp	Press Release January 13, 2026	The FRB announced its approval of the application by Fifth Third Bancorp, of Cincinnati, Ohio, to acquire Comerica Incorporated, of Dallas, Texas. As a result, Fifth Third will indirectly acquire Comerica Bank, located in Dallas, Texas, and Comerica Bank & Trust, National Association, located in Ann Arbor, Michigan.	FRB
Federal Reserve Board Issues Enforcement Action with Former Employee of PrimeLending	Press Release January 15, 2026	The FRB announced the execution of an enforcement action of former employee of PrimeLending, a PlainsCapital Company, Dallas, Texas Conflicts of Interest and Fraud.	FRB

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Governor Abbott Amends, Renews Fire Weather Conditions Disaster Proclamation in January 2026	Proclamation January 8, 2026	Governor Gregg Abbott, issued a disaster proclamation related to fire weather conditions that began on August 10, 2025, as amended and renewed in subsequent proclamations, certifying that increased fire weather conditions pose an imminent threat of widespread or severe damage, injury, or loss of life or property in several counties. The Texas Division of Emergency Management has confirmed that those same increased fire weather conditions persist in 174 counties in Texas.	TXGOV
OCC's Semiannual Risk Perspective Highlights Key Risks in Federal Banking System	Publication December 16, 2025	The Office of the Comptroller of the Currency (OCC) today reported the key issues facing the federal banking system in the Semiannual Risk Perspective for Fall 2025. The OCC reported that the strength of the federal banking system remains sound. Balance sheets remain satisfactory with high capital and liquidity ratios that are well-positioned to absorb potential stress. Financial innovation presents banking opportunities. A lack of investment in new technologies, products, and services may present material risks to long-term bank performance and viability of institutions. The OCC fosters a regulatory environment that enables banks to advance their businesses and client interests while managing financial risks and operating in a safe and sound manner.	OCC
OCC Issues CRA Simplified Strategic Plan to Reduce Regulatory Burden for Community Banks	News Release December 17, 2025	The OCC proposed guidance for a simplified strategic plan process for community banks to comply with the Community Reinvestment Act (CRA). The Strategic plan option enables a bank to tailor its CRA examination based on the needs of its community and its ability to help address those needs based on its capacity and constraints, product offerings, and business strategy.	OCC
OCC Files Amicus Brief on 10th Circuit Decision	News Release December 17, 2025	The Office of the Comptroller of the Currency filed an amicus brief with the United States Court of Appeals for the Tenth Circuit in connection with the litigation, National Association of Industrial Bankers v. Weiser. In advocating for the Tenth Circuit to consider the case before its full court, the OCC's brief details how the panel's decision undermines the benefits of the federal interest rate framework that Congress granted to state banks and places them at a significant competitive disadvantage compared to national banks.	OCC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Preemption Determination on State Interest-on-Escrow Laws: Notice of Proposed Rulemaking	News Release December 23, 2025	The Office of the Comptroller of the Currency is proposing to issue a preemption determination concluding that federal law preempts state laws that eliminate OCC-regulated banks' flexibility to decide whether and to what extent to (1) pay interest or other compensation on funds placed in real estate escrow accounts; or (2) assess fees in connection with such accounts. Comments on all aspects of the proposal are due 30 days after it is published in the Federal Register.	OCC

INDUSTRY PUBLICATIONS

SOURCE	PUBLICATION
FDIC	Consolidated Reports of Condition and Income for Fourth Quarter 2025 (January 2026)
FDIC	FDIC State Profiles – Third Quarter 2025 (January 2026)
FRB	Federal Open Market Committee Minutes (December 2025)
FRB	FRB and FOMC Release Economic Projections (December 2025)
FRB	Biennial Report on Debit Card Transactions (December 2025)
FRB	Beige Book (January 2026)
OCC	OCC Reports Mortgage Performance for Third Quarter of 2025 (December 2025)
OCC	OCC Issuances: Rescissions (December 2025)

OTHER RESOURCES
Bloomberg Business and Financial News
Consumer Financial Protection Bureau (CFPB)
FFIEC BSA/AML InfoBase
FFIEC Information Technology Handbook InfoBase
Financial Accounting Standards Board (FASB)
Financial Action Task Force (FATF)
Financial Crimes Enforcement Network (FinCEN)
The Financial Forecast Center - Discount Rate Information
Office of Foreign Assets Control, U.S. Treasury (OFAC)
Real Estate Research Center, Texas A&M University (Market Reports)
Temporary Liquidity Guarantee Program
Texas Constitution and Statutes
Texas and National Economy – Federal Reserve Bank of Dallas
The Texas Economy – Texas Comptroller
Troubled Asset Relief Program (TARP)
Uniform Bank Performance Reports (UBPR) and Users Guide

ACRONYMS AND ABBREVIATIONS

ACRONYM / ABBREVIATION	MEANING
AML	Anti-Money Laundering
ASU	Accounting Standards Update
BIS	Bank for International Settlements
BSA	Bank Secrecy Act
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CRA	Community Reinvestment Act
CRE	Commercial Real Estate
CSBS	Conference of State Bank Supervisors
Dodd-Frank Act	The Dodd-Frank Wall Street Reform and Consumer Protection Act
DOJ	Department of Justice
FASB	Financial Accounting Standards Board
FC	Finance Commission of Texas
FCA	Farm Credit Administration
FDIC	Federal Deposit Insurance Corporation
FDIC-OIG	FDIC Office of Inspector General

ACRONYM / ABBREVIATION	MEANING
FFIEC	Federal Financial Institutions Examination Council
FHA	Federal Housing Authority
FHFA	Federal Housing Finance Agency
FinCEN	Financial Crimes Enforcement Network
FRB (or Fed or FR)	Federal Reserve Board or Federal Reserve
FTC	Federal Trade Commission
HUD	Housing and Urban Development Department
NCUA	National Credit Union Association
OCC	Office of the Comptroller of the Currency
OFAC	Office of Foreign Asset Control
OIG	Office of Inspector General
SDN	Specially Designated National
SEC	Securities and Exchange Commission
TDB	Texas Department of Banking
TXGOV	Office of the Texas Governor
TSSB	Texas State Securities Board
Treasury	U.S. Department of Treasury