

NATIONAL CREDIT UNION ADMINISTRATION

12 CFR Ch. VII

2026 Unified Regulatory Agenda

AGENCY: National Credit Union Administration (NCUA).

ACTION: 2026 Unified Agenda

SUMMARY: The NCUA is publishing a list of current and projected rulemakings and completed and withdrawn actions as of October 9, 2025, to be included in the Unified Agenda of Federal Regulatory and Deregulatory Actions.

DATES: This information is current as of October 9, 2025.

ADDRESSES: National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

FOR FURTHER INFORMATION CONTACT: For each item listed, you may contact the person named in the item at the address or telephone number noted.

SUPPLEMENTARY INFORMATION: The purpose of this agenda is to enhance the ability of credit unions, their member owners and the public to follow regulatory developments at the NCUA and to participate in that process more fully. Entries in the agenda appear in one of six categories: (1) pre-rule stage; (2) proposed rule stage; (3) final rule stage; (4) long-term actions; (5) completed actions; and (6) withdrawn actions. Generally, the timetable reflecting when the NCUA anticipates taking future action on an item is an estimate only and is subject to change. Also, if the NCUA notes that an item is transitioning from the proposed rule stage to the final rule stage, the NCUA is only reporting the item's progress through the regulatory process. The item report does not dictate what a final rule will provide or how it might compare to the proposed version of the rule.

The agenda is published, in part, pursuant to NCUA Interpretive Ruling and Policy Statement (IRPS) 87-2, "Developing and Reviewing Government Regulations," 54 FR 35231 (Sept. 18, 1987), as amended by IRPS 03-2, 68 FR 31949 (May 29, 2003), as amended by IRPS 13-1, 78 FR 4032 (Jan. 18, 2013), as amended by IRPS 15-1, 80 FR 57512 (Sept. 24, 2015), which sets out the NCUA's policy and procedure for developing and reviewing its regulations. The NCUA's policy is to ensure that regulations impose only the minimum required burden on those they affect, are clear and understandable, are appropriate for the size of credit unions to which they pertain, and are issued only after full public participation.

Approved by the NCUA Board on October 9, 2025.

NAME: Melane Conyers-Ausbrooks,
Secretary of the Board.