Supervisory Update News Summary

AS OF FEBRUARY 15, 2026

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
OCC Charters Must Adhere to National Bank Act	Press Release February 11, 2026	The Office of the Comptroller of the Currency's (OCC's) seemingly benign proposal to clarify national trust charter regulations would instead create uncertainty and could result in serious implications by overstepping National Bank Act authority, the Conference of State Bank Supervisors (CSBS) said in a comment letter today. The OCC has proposed replacing the term "fiduciary activities" with "operations of trust companies and activities related thereto" in its chartering regulations, which could dilute or remove restrictions for national trust charters mandated by Congress through the National Bank Act. To address ambiguities in the proposal and cure existing flaws in the OCC chartering regulation, CSBS recommended specific changes to ensure OCC rules conform to the limits of the National Bank Act.	CSBS, OCC
FinCEN Launches Webpage for Whistleblower Tips on Fraud, Money Laundering, Sanctions Violations	News Release February 13, 2026	The U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) today launched a new dedicated webpage to confidentially accept whistleblower tips on fraud, money laundering, and sanctions violations. FinCEN's Office of the Whistleblower is accepting tips involving violations and conspiracies related to the Bank Secrecy Act, U.S. sanctions programs, and several other laws critical to safeguarding the U.S. financial system and national security. Individuals who provide information may be eligible for awards if their tip leads to a successful enforcement action.	FinCEN
FinCEN Issues Exceptive Relief to Streamline Customer Due Diligence Requirements	News Release February 13, 2026	The U.S. Department of the Treasury's 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.	FinCEN

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
FinCEN Reminds Financial Institutions of Its Resources on Identifying Potential Relationship Investment Scams	News Release February 13, 2026	In support of the annual, multiagency #DatingorDefrauding campaign, led by the Commodity Futures Trading Commission's Office of Customer Education and Outreach, the U.S. Department of the Treasury's FinCEN is once again reminding financial institutions to remain vigilant to potential relationship investment scams. Several FinCEN publications describe how these scams operate and provide insight into the tools and tactics scammers and their co-conspirators use to defraud victims and gain access to the U.S. financial system. Suspicious Activity Report filings and effective Bank Secrecy Act compliance are critical to helping law enforcement detect, investigate, and prosecute cases involving relationship investment scams.	FinCEN
FDIC Board of Directors Establishes Office of Supervisory Appeals	Press Release January 22, 2026	The FDIC Board of Directors approved amendments to the agency's Guidelines for Appeals of Material Supervisory Determinations. The FDIC is replacing the existing Supervision Appeals Review Committee (SARC) with the Office of Supervisory Appeals, an independent, standalone office within the FDIC.	FDIC

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Notice of Final Rulemaking on FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo	FIL-3-2026 January 22, 2026	The FDIC is issuing a final rule amending the Rules and Regulations governing signage requirements for insured depository institutions' (IDIs') digital deposit-taking channels and automated teller machines (ATMs) and like devices. The final rule addresses implementation issues and sources of potential confusion raised since the FDIC's adoption of signage requirements for digital deposit-taking channels and ATMs in 2023. The final rule provides additional flexibility to IDIs while also enabling consumers to better understand when they are conducting business with an IDI and when their funds are protected by the FDIC's deposit insurance coverage.	FDIC
FDIC Issues List of Banks Examined for CRA Compliance	Press Release February 5, 2026	The FDIC issued its list of state nonmember banks recently evaluated for compliance with the Community Reinvestment Act (CRA). The list covers evaluation ratings that the FDIC assigned to institutions in November 2025. The CRA is a 1977 law that requires the FDIC to assess a bank's record of meeting the credit needs of its entire community, including those of low- and moderate-income neighborhoods, consistent with safe and sound operations. As part of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), Congress mandated the public disclosure of an evaluation and rating for each bank or thrift that undergoes a CRA examination on or after July 1, 1990.	FDIC

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FDIC Extends Comment Period on Proposal to Establish GENIUS Act Application Procedures for FDIC-Supervised Institutions Seeking to Issue Payment Stablecoins	Press Release February 6, 2026	The FDIC today announced a 90-day extension to the comment period on the agency's notice of proposed rulemaking (NPR) that would implement the application provisions under the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act) for FDIC-supervised state nonmember banks and state savings associations seeking to issue payment stablecoins through a subsidiary. To provide additional time for the public to prepare comments to address the matters raised by the NPR, the FDIC is extending the comment period from February 17, 2026, to May 18, 2026.	FDIC
FDIC Releases Economic Scenarios for 2026 Stress Testing	Press Release February 12, 2026	The FDIC released the hypothetical economic scenarios for use in the upcoming stress tests for covered institutions with total consolidated assets of more than $250 billion. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 requires certain financial companies, including certain state non-member banks and state savings associations, to conduct stress tests. In 2018, Congress increased the size of what is considered a covered institution from $10 billion to $250 billion.	FDIC
UBPR Liquidity Pages Content Changes	Announcement February 2, 2026	The FFIEC is making changes to the Uniform Bank Performance Report's (UBPR) Liquidity & Funding page and the Liquidity & Investment Portfolio page (Liquidity pages). To view the changes to the Liquidity pages, review the UBPR Liquidity Pages Content Changes announcement.	FFIEC
Federal Open Market Committee Reaffirms its "Statement on Longer-Run Goals and Monetary Policy Strategy"	Press Release January 28, 2026	The Federal Open Market Committee, at its annual organization meeting this week, unanimously reaffirmed its "Statement on Longer-Run Goals and Monetary Policy Strategy," often known as the consensus statement, which articulates its approach to monetary policy. The reaffirmed statement is identical to the version adopted in August 2025. The Committee first adopted a similar statement in 2012.	FRB

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Federal Reserve Board Announces Approval of Application by Cornerstone Capital Bancorp, Inc.	Press Release January 30, 2026	The Federal Reserve Board announced its approval of the application by Cornerstone Capital Bancorp, Inc., of Houston, Texas, to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.	FRB
Federal Reserve Board Finalizes Hypothetical Scenarios for its Annual Stress Test and Votes to Maintain the Current Stress Test-Related Capital Requirements until Public Feedback can be Considered	Press Release February 4, 2026	The Federal Reserve Board finalized the hypothetical scenarios for its annual stress test, which helps ensure that large banks can continue to lend to households and businesses even in a severe recession. The final scenarios are substantially similar to the scenario proposed in October. Additionally, the Board voted to maintain the current stress capital buffer requirements until 2027, when new requirements can be calculated based on models that take public feedback into consideration.	FRB
Inflation Persistence as an Outcome of Monetary Policy	Economic Bulletin February 6, 2026	Delayed or tepid monetary policy responses can prolong the inflationary effect of temporary economic shocks. When financial markets expect that policymakers are hesitant to raise interest rates in response to an inflationary shock, the shock may have a longer-lasting effect. Research shows that perceptions of a weak policy response can explain the persistent rise and slow decline in inflation during 2021–22, suggesting policymakers may need to consider inflation persistence as an outcome of monetary policy.	FRB-Kansas City
A New U.S. Productivity Chapter? What Industry Data Say About AI	Economic Bulletin February 11, 2026	Since late 2022, U.S. labor productivity has risen notably above its pre-pandemic trend. Industry data suggest the pickup is not yet broad-based: A small set of industries accounts for most gains. While higher AI adoption is associated with faster productivity growth across industries, it explains little of the shift in aggregate contributions, suggesting AI adoption is still spreading.	FRB-Kansas City

TITLE	TYPE/DATE	DESCRIPTION	SOURCE
Governor Abbott Updates Texas' Prohibited Technologies List	Press Release January 26, 2026	Governor Greg Abbott updated the state's list of prohibited technologies for state employees and devices. The update, done in consultation with Texas Cyber Command Chief, Vice Admiral TJ White (USN, Ret.), includes additional restrictions on physical hardware, artificial intelligence, and software affiliated with the People's Republic of China and the Chinese Communist Party. At the direction of Governor Abbott, the following technologies were added to the prohibited technology list after a threat assessment executed by TXCC.	TXGOV
Governor Abbott Renews Border Security Disaster Proclamation in January 2026	Proclamation January 28, 2026	Governor Greg Abbott amended and renewed the disaster proclamation issues on May 31, 2021, certifying that the surge of individuals unlawfully crossing the Texas/Mexico border posed an ongoing and imminent threat of disaster for a number of Texas counties and for all state agencies affected by this disaster. The proclamation authorizes the use of all available resources of state government and of political subdivisions that are reasonably necessary to cope with this disaster.	TXGOV
Governor Abbott Renews Drought Disaster Proclamation in January 2026	Proclamation January 28, 2026	Governor Greg Abbott amended and renewed the disaster proclamation issued on July 8, 2022, certifying that exceptional drought conditions posed a threat of imminent disaster in several counties; and the Texas Division of Emergency Management has confirmed that those same drought conditions persist in certain counties in Texas. The proclamation authorizes the use of all available resources of state government and of political subdivisions that are reasonably necessary to cope with this disaster.	TXGOV
Governor Abbott Issues Disaster Declaration to Prevent New World Screwworm Fly Infestation	Proclamation January 29, 2026	Governor Greg Abbott issued a statewide disaster declaration to better equip the Texas New World Screwworm (NWS) Response Team to prevent the potential spread of the NWS fly into Texas and to better protect livestock and wildlife.	TXGOV

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Governor Abbott Renews Wildfire Disaster Proclamation in February 2026	Press Release February 15, 2026	Governor Abbott announced that he directed the Texas Division of Emergency Management (TDEM) to activate additional state wildfire response resources in anticipation of elevated-to-critical fire weather conditions in large areas of South, West, and Northwest Texas this week.	TXGOV

Industry Publications

Source	Publication
FDIC	National Rates and Rate Caps (February 2026)
FRB	FOMC Statement (January 2026)
FRB	Federal Reserve Regulatory Service (February 2026)
FRB-Dallas	Trimmed Mean PCE Inflation Rate (January 2026)
FRB-Dallas	Texas employment growth projected to increase in 2026 (February 2026)

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