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Banking On It Publications

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Money Matters Roundup | July 2026

***Money Matters* is a monthly snapshot of key developments across the financial services industry. From regulatory changes and enforcement actions to lending and compliance trends, we track notable issues affecting banks, credit unions, lenders, and other consumer and commercial finance providers.**

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OCC issues new lending and loan-portfolio risk-management booklet.

The OCC announced on June 25 that it issued a new *Lending and Loan Portfolio Risk Management* booklet consolidating and replacing multiple legacy OCC and OTS guidance documents. The booklet addresses lending risks throughout a loan's life cycle, including topics such as concentration risk, risk layering, refinance risk, and portfolio oversight.

Why it matters: While the booklet does not create new requirements, it provides a roadmap for how OCC examiners may evaluate lending practices. The guidance arrives as many banks are balancing loan growth objectives against a competitive lending environment that increasingly includes private credit and other nonbank lenders. Community and regional banks should view the booklet as a practical guide to examiner expectations across commercial, consumer, and specialty lending portfolios.

FDIC proposes lower deposit-insurance assessments, a higher "large bank" threshold, and a new resolution-readiness discount.

At the end of June, the FDIC approved and published a notice of proposed rulemaking which would raise the asset threshold used to distinguish "small" and "large" institutions for deposit-insurance assessment purposes from $10 billion to $30 billion. It would also reduce initial assessment rates for both small and large institutions and introduce a new assessment discount for certain large

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institutions that demonstrate resolution-readiness capabilities, such as maintaining a virtual data room or providing temporary systems access to facilitate a failure resolution. Comments on the proposed rule are due August 31.

Why it matters: The proposal could reduce a meaningful expense for many community and regional banks while rewarding larger institutions that invest in operational readiness.

DOJ resolves Bank Secrecy Act investigation with a Mid-Atlantic regional bank for more than $9.7 million.

The Department of Justice announced on June 30 that a Mid-Atlantic regional bank agreed to pay more than $9.7 million and enter into a non-prosecution agreement to resolve a Bank Secrecy Act investigation. According to DOJ, the institution admitted it failed to maintain an effective anti-money laundering and countering the financing of terrorism (AML/CFT) program and allowed a long-running check-kiting scheme to continue.

Why it matters: The case underscores that regulators are focused not only on AML policies, but on whether identified risks are effectively escalated, investigated, and addressed. For community and regional banks, governance and management oversight can be just as important as technical compliance controls.

CFPB overhauls complaint portal for credit-reporting complaints and complaint-data reporting.

In a June 24 CFPB announcement, the Bureau outlined reforms to its consumer complaint system, citing concerns about the usefulness of complaint data following a sharp increase in credit reporting complaints, from more than 150,000 in 2019 to over five million in 2025. The CFPB said it will revise portal procedures, strengthen identity protections, standardize response categories, and place greater emphasis on consumers first utilizing available Fair Credit Reporting Act dispute processes before submitting certain credit-

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reporting complaints.

Why it matters: CFPB complaint data frequently serves as an early indicator of potential consumer protection concerns and can influence regulatory, litigation, and reputational risk. Because the CFPB's reforms are focused heavily on credit reporting complaints, financial institutions should monitor whether changes to the complaint process affect complaint volumes, trends, and perceptions of FCRA-related risk going forward.

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