WIPFLI

Wipfli's Compliance Corner Newsletter



November 2026

Hot topics

- CFPB announces new initiative to address debanking
- CFPB issues fair lending report
- FDIC extends comment period for Extension of Credit to Insiders proposal
- FinCEN withdraws proposed digital asset related rules
- FinCEN issues alert on Iranian abuse of religious charities
- NCUA announces new round of deregulation proposals
- OCC publishes final rule implementing the GENIUS Act
- Treasury identifies $270 million in suspicious federal student aid

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Compliance calendar reminders (current and following month reminders):

- 11/01 — Annual NMLS renewal period opens
- 11/29 — HMDA LAR quarterly submission (large filers)
- 12/11 — Sunset of NFIP if not reauthorized by Congress
- 12/31 — Annual NMLS renewal period closes
- 12/31 — FedLine assurance program attestation due

Thought leadership

Strengthen compliance with outside support

Changing products, evolving technology and new legislation keep the pressure constant and the stakes are high: noncompliance can lead to litigation, monetary penalties and enforcement actions. Regulators expect every financial institution to maintain an effective Compliance Management System (CMS) suited to its size and complexity. For many institutions, meeting that expectation with in-house resources alone is becoming harder.

LEARN HOW OUTSIDE HELP CAN BOLSTER YOUR COMPLIANCE

Participation loans for financial institutions: How to protect your position as a participant

Participation loans offer financial institutions a way to generate commercial lending income without having to create a new borrower relationship from scratch. But acting as the participant in these loans comes with risks. Financial institution CEOs and CLOs need to be sure safeguards are in place to avoid ending up on the wrong side of a regulatory exam and to reduce the risk of losing money on a participant loan.

LEARN HOW PARTICIPANTS CAN MITIGATE RISK

READ MORE WIPFLI ARTICLES

TIP OF THE MONTH

Plan ahead: As 2026 comes to a close, make sure your HMDA data is entered and accurate. Schedule your HMDA scrub.

Simplify your compliance challenges

Regulatory compliance is complex and time-consuming, but it doesn't need to be. Wipfli's ComplianceHelp subscription is designed to assist your financial institution with routine regulatory compliance questions.

LEARN MORE

PERSPECTIVE CHANGES EVERYTHING. WIPFLI

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