

# SSA Meeting Agenda

[Click here for link to Regulator Forum page](#)

Friday, December 19, 2025,  
4 PM Eastern / 3 PM Central / 2 PM Mountain /  
1 PM Pacific / 12 PM Alaska

# NASCUS

The National Association of State Credit Union Supervisors

Welcome: [John Kolhoff](#), SVP, Policy and Supervision

Status of the SCU Industry, [John Kolhoff](#), SVP, Policy and Supervision

- [September 30, 2025, Report on SCU Industry](#)

NCUA Update: [John Kolhoff](#), SVP, Policy and Supervision

- NCUA Board
  - Harper/ Otsuka Lawsuit Filed April 28, 2025
  - [December 18, 2026, Board Meeting](#)
    - Board Briefing, Share Insurance Fund Quarterly Report
    - Board Briefing, NCUA's 2026-2027 Budget
- NCUA Notification to States on Cyber Incidents
  - [Delayed Marquis Breach Notice Puts Credit Unions, Others at Risk](#)
  - [Self-Help CU Sues Fiserv](#)
  - [Cybersecurity Performance Goals 2.0 for Critical Infrastructure](#)
- Federal Register Publications ([NCUA Deregulation Project](#))

| Date       | Type                          | Title   |
|------------|-------------------------------|---|
| 2025-12-12 | <a href="#">Notice</a>        | Renewal of Agency Information Collections for Comments Request: Proposed Collections<br>Comments Due by February 10, 2026             |
| 2025-12-11 | <a href="#">Proposed Rule</a> | Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice<br>Comments Due by February 9, 2026     |
| 2025-12-11 | <a href="#">Proposed Rule</a> | Guidelines for Safeguarding Member Information<br>Comments Due by February 9, 2026  |
| 2025-12-11 | <a href="#">Proposed Rule</a> | Supervisory Committee Audits and Verifications<br>Comments Due by February 9, 2026  |
| 2025-12-11 | <a href="#">Proposed Rule</a> | Corporate Credit Unions<br>Comments Due by February 9, 2026   |
| 2025-10-21 | <a href="#">Proposed Rule</a> | Prohibition on Use of Reputation Risk by NCUA<br>NASCUS Summary can be found <a href="#">here</a> .<br>Comments Due December 22, 2025 |

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## FinCEN Agency Items: [John Kolhoff](#), SVP, Policy and Supervision

- [FinCEN Alert on Cross-Border Funds Transfers](#)
- Federal Register Publications

| Date       | Type                   | Title   |
|------------|------------------------|---|
| 2025-12-10 | <a href="#">Notice</a> | Agency Information Collection Activities; Proposed Renewal; Comment Request: Renewal Without Change of Information Collection Requirements in Connection with the Imposition of Special Measures<br>Comments Due February 9, 2026 |

## CFPB Update: [Nichole Seabron](#), SVP Federal Consumer Protection & Critical Infrastructure Counsel

- Funding Update
- Federal Register Publications

| Date       | Type                          | Title   |
|------------|-------------------------------|---|
| 2025-12-16 | <a href="#">Rule</a>          | Appraisals for Higher-Priced Mortgage Loans Exemption Threshold<br>Effective January 1, 2026  |
| 2025-12-15 | <a href="#">Rule</a>          | Truth in Lending (Regulation Z)<br>Effective January 1, 2026  |
| 2025-12-15 | <a href="#">Rule</a>          | Consumer Leasing (Regulation M)<br>Effective January 1, 2026  |
| 2025-12-15 | <a href="#">Rule</a>          | Truth in Lending (Regulation Z) Annual Threshold Adjustments (Credit Cards, HOEPA, and Qualified Mortgages)<br>Effective January 1, 2026            |
| 2025-12-15 | <a href="#">Rule</a>          | Fair Credit Reporting Act Disclosures<br>Effective January 1, 2026  |
| 2025-11-13 | <a href="#">Proposed Rule</a> | Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)<br><a href="#">Summary Available</a><br>Comments Due December 15, 2025 |

## Legislative Update: [John Kolhoff](#), SVP, Policy and Supervision

- [SB522](#) – FCUA Amendments to modify FCU Board Meeting Frequency
- [H.R.3716](#) — Systemic Risk Authority Transparency Act
- House Financial Services Committee Markup
  - The Housing for the 21st Century Act ([H.R. 6644](#))
  - NFIP Extension Act of 2026 ([H.R. 5577](#))

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- The Regulatory Efficiency, Verification, Itemization, and Enhanced Workflow (REVIEW) Act ([H.R. 6544](#)) and
- The New Bank Application Numbers Knowledge (New BANK) Act ([H.R. 6551](#))
- Merger Agreement Approvals Clarity and Predictability Act ([H.R. 6570](#))
- Merger Process Review Act ([H.R. 6546](#))

**Open Forum: John Kolhoff**

**Adjournment:**

## **INFORMATION ONLY**

### **UPDATED MONTHLY SSA CALL SCHEDULE FOR 2025:**

- Tuesday, January 20, 2026 – NO DECISION HAS BEEN MADE ON NCUA PARTICIPATION
- Tuesday, February 17, 2026
- Tuesday, March 17, 2026
- No April 2026 SSA Call due to [NASCUS Regulator Only National Meeting](#)

## **NEWS**

- [FDIC approves Erebtor Bank's deposit insurance application](#)
- [Visa Launches Stablecoin Advisory Practice As Navy Federal, VyStar Step In Early](#)
- [PayPal Applies to Establish Bank](#)
- [OCC Issues Preliminary Report on Large Bank Debanking Study](#)

## **NASCUS EVENTS:**

- [NASCUS Webinar Series: BNPL and Risks for Payments Disruption, January 15, 2026](#)
- [NASCUS Webinar Series: Getting Started with AI, January 22, 2026](#)
- [2026 Connecticut Executive Forum, February 5, 2026](#)
- [2026 National Regulator Meeting, April 13-15<sup>th</sup>, 2026](#)
- [2025 NASCUS State System Summit, August 11-13, 2026](#)