

Proposed Rules

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This section of the FEDERAL REGISTER contains notices to the public of the proposed issuance of rules and regulations. The purpose of these notices is to give interested persons an opportunity to participate in the rule making prior to the adoption of the final rules.

FEDERAL DEPOSIT INSURANCE CORPORATION

12 CFR Part 337

RIN 3064–AG26

Extensions of Credit to Insiders

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice of proposed rulemaking; extension of comment period.

SUMMARY: The FDIC is extending the public comment period on the proposed rule “Extensions of Credit to Insiders,” which was published in the **Federal Register** on August 6, 2026. The FDIC is extending the public comment period from October 5, 2026, to November 4, 2026, to provide interested parties with additional time to analyze the proposal and prepare comments.

DATES: Comments must be received on or before November 4, 2026.

ADDRESSES: Comments should be directed to the FDIC as follows:

You may submit comments to the FDIC, identified by RIN 3064–AG26, by any of the following methods:

- **FDIC Website:** <https://www.fdic.gov/federal-register-publications>. Follow instructions for submitting comments on the agency website.
- **Email:** Comments@fdic.gov. Include RIN 3064–AG26 in the subject line of the message.
- **Mail:** Jennifer M. Jones, Deputy Executive Secretary, Attention: Comments—RIN 3064–AG26, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- **Hand Delivery to FDIC:** Comments may be hand-delivered to the guard station at the rear of the 550 17th Street NW building (located on F Street) on business days between 7 a.m. and 5 p.m.
- **Public Inspection:** Comments received, including any personal information provided, may be posted without change to <https://www.fdic.gov/federal-register-publications>. Commenters should submit only

information that the commenter wishes to make available publicly. The FDIC may review, redact, or refrain from posting all or any portion of any comment that it may deem to be inappropriate for publication, such as irrelevant or obscene material. The FDIC may post only a single representative example of identical or substantially identical comments, and in such cases will generally identify the number of identical or substantially identical comments represented by the posted example. All comments that have been redacted, as well as those that have not been posted, that contain comments on the merits of the proposed rule will be retained in the public comment file and will be considered as required under all applicable laws. All comments may be accessible under the Freedom of Information Act.

Follow the search instructions on <https://www.regulations.gov> to view public comments.

This proposal, all comments received, and a summary of not more than 100 words of the proposed rule pursuant to the Providing Accountability Through Transparency Act of 2023 are available at <https://www.fdic.gov/resources/regulations/federal-register-publications/>.

FOR FURTHER INFORMATION CONTACT:

Division of Risk Management Supervision: Peter A. Martino, Senior Examination Specialist, 813–390–8508, PMartino@fdic.gov; Ryan C. Senegal, Chief, Examination Support Section, 980–249–3863, RSenegal@fdic.gov. Legal Division: Gregory S. Feder, Counsel, 202–898–8724, GFeder@fdic.gov; Shane M. Bogusz, Senior Attorney, 571–366–0212, SBogusz@fdic.gov.

SUPPLEMENTARY INFORMATION: On August 6, 2026, the FDIC published in the **Federal Register** (91 FR 50730) a document proposing to increase quantitative thresholds for certain extensions of credit to insiders of FDIC-supervised institutions, as restricted by the Federal Reserve Act and regulations promulgated thereunder. Specifically, the proposal would raise and index certain dollar-based thresholds to align the thresholds with those proposed by the Board of Governors of the Federal Reserve under Regulation O of the Federal Reserve Act.¹ The proposal

¹ See 91 FR 49526 (Aug. 4, 2026).

would also establish an indexing methodology to automatically adjust such thresholds every five years to reflect economic growth and inflation. The proposed rule stated that the comment period would close on October 5, 2026. An extension of the comment period will provide additional opportunity for the public to prepare comments to address the matters raised by the proposed rule. Therefore, the FDIC is extending the comment period for the proposed rule on extensions of credit to insiders from October 5, 2026, to November 4, 2026.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on October 6, 2026.

Jennifer M. Jones,
Deputy Executive Secretary.

[FR Doc. 2026–20735 Filed 10–8–26; 8:45 am]

BILLING CODE 6714–01–P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Food and Drug Administration

21 CFR Part 1

[Docket No. FDA–2025–D–6952]

Requirements for Additional Traceability Records for Certain Foods: Enforcement Policy for Certain Retail Food Establishments and Restaurants; Draft Guidance for Industry; Availability

AGENCY: Food and Drug Administration, HHS.

ACTION: Notification of availability.

SUMMARY: The Food and Drug Administration (FDA, we, or the Agency) is announcing the availability of a draft guidance for industry titled “Requirements for Additional Traceability Records for Certain Foods: Enforcement Policy for Certain Retail Food Establishments and Restaurants.” The draft guidance states that, at this time and based on our current understanding of the risks, FDA does not intend to enforce certain regulatory requirements as they apply to certain entities and/or activities. The applicable requirements are established in our regulation titled “Requirements for Additional Traceability Records for Certain Foods.”

DATES: Submit either electronic or written comments on the draft guidance by November 23, 2026 to ensure that the Agency considers your comment on this draft guidance before it begins work on the final version of the guidance.

ADDRESSES: You may submit comments on any FDA guidance at any time as follows:

Electronic Submissions

Submit electronic comments in the following way:

- **Federal eRulemaking Portal:** <https://www.regulations.gov>. Follow the instructions for submitting comments. Comments submitted electronically, including attachments, to <https://www.regulations.gov> will be posted to the docket unchanged. Because your comment will be made public, you are solely responsible for ensuring that your comment does not include any confidential information that you or a third party may not wish to be posted, such as medical information, your or anyone else's Social Security number, or confidential business information, such as a manufacturing process. Please note that if you include your name, contact information, or other information that identifies you in the body of your comments, that information will be posted on <https://www.regulations.gov>.

- If you want to submit a comment with confidential information that you do not wish to be made available to the public, submit the comment as a written/paper submission and in the manner detailed (see "Written/Paper Submissions" and "Instructions").

Written/Paper Submissions

Submit written/paper submissions as follows:

- **Mail/Hand Delivery/Courier (for written/paper submissions):** Dockets Management Staff (HFA-305), Food and Drug Administration, 5630 Fishers Lane, Room 1061, Rockville, MD 20852.

- For written/paper comments submitted to the Dockets Management Staff, FDA will post your comment, as well as any attachments, except for information submitted, marked and identified, as confidential, if submitted as detailed in "Instructions."

Instructions: All submissions received must include the Docket No. FDA-2025-D-6952 for "Requirements for Additional Traceability Records for Certain Foods: Enforcement Policy for Certain Retail Food Establishments and Restaurants: Draft Guidance for Industry." Received comments will be placed in the docket and, except for those submitted as "Confidential Submissions," publicly viewable at <https://www.regulations.gov> or at the

Dockets Management Staff between 9 a.m. and 4 p.m., Monday through Friday, 240-402-7500.

- **Confidential Submissions—**To submit a comment with confidential information that you do not wish to be made publicly available, submit your comments only as a written/paper submission. You should submit two copies total. One copy will include the information you claim to be confidential with a heading or cover note that states "THIS DOCUMENT CONTAINS CONFIDENTIAL INFORMATION." The Agency will review this copy, including the claimed confidential information, in its consideration of comments. The second copy, which will have the claimed confidential information redacted/blacked out, will be available for public viewing and posted on <https://www.regulations.gov>. Submit both copies to the Dockets Management Staff. If you do not wish your name and contact information to be made publicly available, you can provide this information on the cover sheet and not in the body of your comments and you must identify this information as "confidential." Any information marked as "confidential" will not be disclosed except in accordance with 21 CFR 10.20 and other applicable disclosure law. For more information about FDA's posting of comments to public dockets, see 80 FR 56469, September 18, 2015, or access the information at: <https://www.gpo.gov/fdsys/pkg/FR-2015-09-18/pdf/2015-23389.pdf>.

Docket: For access to the docket to read background documents or the electronic and written/paper comments received, go to <https://www.regulations.gov> and insert the docket number, found in brackets in the heading of this document, into the "Search" box and follow the prompts and/or go to the Dockets Management Staff, 5630 Fishers Lane, Room 1061, Rockville, MD 20852, 240-402-7500.

You may submit comments on any guidance at any time (see 21 CFR 10.115(g)(5)).

Submit written requests for single copies of the guidance to the Office of Strategy and Risk Prioritization, Human Foods Program, Food and Drug Administration, 5001 Campus Dr., College Park, MD 20740. Send two self-addressed adhesive labels to assist that office in processing your requests. See the **SUPPLEMENTARY INFORMATION** section for electronic access to the guidance document.

FOR FURTHER INFORMATION CONTACT:

Katherine Vierk, Office of Strategy and Risk Prioritization, Human Foods Program Food and Drug Administration,

5001 Campus Dr., College Park, MD 20740, 240-402-2122, Katherine.Vierk@fda.hhs.gov.

SUPPLEMENTARY INFORMATION:

I. Background

FDA is announcing the availability of a draft guidance for industry titled "Requirements for Additional Traceability Records for Certain Foods: Enforcement Policy for Certain Retail Food Establishments and Restaurants: Guidance for Industry." We are issuing this draft guidance consistent with our good guidance practices regulation (21 CFR 10.115). The draft guidance, when finalized, will represent the current thinking of FDA on implementing the final rule titled "Requirements for Additional Traceability Records for Certain Foods" (see 21 CFR Part 1, Subpart S). It does not establish any rights for any person and is not binding on FDA or the public. You can use an alternate approach if it satisfies the requirements of the applicable statutes and regulations. In the **Federal Register** of November 21, 2022, we published a final rule titled "Requirements for Additional Traceability Records for Certain Foods" (87 FR 70910) (Food Traceability Rule) as part of our implementation of the FDA Food Safety Modernization Act (FSMA; Pub. L. 111-353). The purpose of this draft guidance for industry is to state that FDA, at this time and based on our current understanding of the risk, does not intend to enforce certain regulatory requirements as they apply to certain entities subject to the Food Traceability Rule.

The Food Traceability Rule has a full exemption for small retail food establishments (RFEs) and restaurants with an average annual monetary value of food sold or provided during the previous 3-year period of no more than \$250,000 (on a rolling basis), adjusted for inflation using 2020 as the baseline year for calculating the adjustment (21 CFR 1.1305(i)) ("small retail and restaurant exemption"). Since the issuance of the final rule, regulated entities from the RFE and restaurant industries have brought to light challenges associated with complying with the rule for small businesses that are not small enough to be eligible for the small retail and restaurant exemption. Therefore, FDA intends to exercise enforcement discretion for all requirements in the Food Traceability Rule for RFEs and restaurants that have an average annual monetary value of food sold or provided during the previous 3-year period of greater than \$250,000 but no more than \$1,000,000

(on a rolling basis), adjusted for inflation using 2020 as the baseline year for calculating the adjustment.

The draft guidance represents the current thinking of FDA on implementing the Food Traceability Rule. It does not establish any rights for any person and is not binding on FDA or the public.

As we develop final guidance on this topic, FDA will consider comments on costs or cost savings the guidance may generate, relevant for Executive Order 14192.

II. Paperwork Reduction Act of 1995

While this draft guidance contains no collection of information, it does refer to previously approved FDA collections of information. The previously approved collections of information are subject to review by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3501–3521). The collections of information in part 21 have been approved under OMB control number 0910–0560.

III. Electronic Access

Persons with access to the internet may obtain the draft guidance at either <https://www.fda.gov/FoodGuidances>, <https://www.fda.gov/regulatory-information/search-fda-guidance-documents>, or <https://www.regulations.gov>. Use the FDA website listed in the previous sentence

to find the most current version of the guidance.

Grace R. Graham,

Deputy Commissioner for Policy, Legislation, and International Affairs.

[FR Doc. 2026–20721 Filed 10–8–26; 8:45 am]

BILLING CODE 4164–01–P

DEPARTMENT OF THE TREASURY

Internal Revenue Service

26 CFR Part 1

[REG–119882–25]

RIN 1545–BS06

Application of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 to the Refunded Portion of Certain Federal Refundable Tax Credits; Hearing Cancellation

AGENCY: Internal Revenue Service (IRS), Treasury.

ACTION: Cancellation of a notice of public hearing on a proposed rulemaking.

SUMMARY: This document cancels a public hearing on proposed regulations (REG–119882–25) published in the **Federal Register** on August 20, 2026. The proposed regulations would provide that the refunded portion of certain refundable Federal income tax credits available to individuals is a “Federal public benefit” under the Personal Responsibility and Work

Opportunity Reconciliation Act of 1996 (PRWORA).

DATES: The public hearing scheduled for October 14, 2026, at 10 a.m. ET is cancelled.

ADDRESSES: See public comments submitted electronically via the Federal eRulemaking Portal at <https://www.regulations.gov> by searching IRS and (REG–119882–25).

FOR FURTHER INFORMATION CONTACT: Publications and Regulations Section at (202) 317–6901 (not toll-free numbers) or by email to publichearings@irs.gov (preferred).

SUPPLEMENTARY INFORMATION: A notice of proposed rulemaking and notice of public hearing that appeared in the **Federal Register** on August 20, 2026 (91 FR 53812) announced that a public hearing was scheduled for October 14, 2026, at 10 a.m. ET. The subject of the hearing is under 26 CFR part 1. The notice of proposed rulemaking and notice of public hearing instructed those interested in testifying to submit a request to testify and an outline of the topics to be addressed by October 5, 2026. We did not receive any requests to testify or outlines of topics. Therefore, the public hearing scheduled for October 14, 2026, at 10 a.m. ET is cancelled.

Oluwafunmilayo A. Taylor,

Section Chief, Publications and Regulations Section, Associate Chief Counsel, (Procedure & Administration).

[FR Doc. 2026–20790 Filed 10–8–26; 8:45 am]

BILLING CODE 4831–GV–P