

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]

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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.”