February 13, 2026

Course Updates & Changes

The following document outlines:

- New courses released
- Regulation updates and affected courses
- Maintenance updates
- Retired courses

Please review and update your customized courseware, training programs, and LMS as applicable.

New Releases:

Core Compliance Suite

February Bi-Monthly Compliance Briefing

Description: This update covers the latest regulatory and supervisory developments affecting financial institutions, including CFPB activity and litigation, proposed and interim rulemakings across Regs B, Z, O, CRA, and FCRA, agency guidance rescissions, threshold adjustments, and emerging issues such as stablecoins, earned wage access, SBA fraud oversight, and the future of check processing.

Directors Education Series

2602 - One Big Beautiful Bill Act (OBBBA) for Directors – 307917

Description: This course provides a director-level overview of the One Big Beautiful Bill Act (OBBBA), highlighting key regulatory, tax, and policy changes that impact financial institutions, consumers, and governance oversight. It translates complex legislative updates, ranging from HSAs and telehealth to

CFPB funding, deregulation, lending, and tax provisions, as well as practical considerations and discussion points for boards and senior leadership.

Bank and Credit Union Catalogs:

Enterprise Risk Management Series (Breakthrough/Expansion/Elevate Packages)

Customer Information Security Awareness (CISA): Advanced Security Practices - E3 – 300298

Description: This course provides financial institution employees with essential knowledge and practical skills for implementing advanced security practices to protect sensitive customer information.

Microlearning FAST Modules (Breakthrough & Elevate Packages)

Customer Information Security Awareness (CISA): Core Security Practices - E3

- FAST Module: Email and Internet Security
- FAST Module: Passwords
- FAST Module: Social Media Awareness
- FAST Module: Securing Computers and the Clean Desk Policy
- FAST Module: Securing Nonpublic Areas and Server Rooms

Customer Information Security Awareness (CISA): Customer-Facing Security - E3

- FAST Module: Personal Identification Numbers (PINs)
- FAST Module: Social Engineering Awareness
- FAST Module: Customer Requests for Information
- FAST Module: Online Banking Security Requirements
- FAST Module: IVR System

Customer Information Security Awareness (CISA): Advanced Security Practices - E3

- FAST Module: Securing Customer Information
- FAST Module: Network Security Guidelines and Data Encryption
- FAST Module: Information Disposal
- FAST Module: Device and Equipment Security
- FAST Module: Data Backup and Network Security
- FAST Module: Remote Access Standards
- FAST Module: VPN Security

Regulation Updates:

CRA Asset-Size Threshold

Beginning January 1, 2026, the definition of a small institution under the Community Reinvestment Act (CRA) changes from having assets worth under $1.609 billion to $1.649 billion, the definition of a large institution changes from having assets worth over $1.609 billion to $1.649 billion, and the definition of an intermediate small institution changes from having assets worth between $402 million and $1.609 billion to between $412 million and $1.649 billion.

The following courses and their corresponding FAST modules have been updated to reflect this regulation update:

- Community Reinvestment Act (CRA) for Small Institutions - E3 – 175660
- Community Reinvestment Act (CRA) for Intermediate Small Institutions - E3 – 176174

Regulation C: Home Mortgage Disclosure Act (HMDA)

As of January 1, 2026, the Regulation C asset size threshold for exemption from collecting HMDA data will increase from $58 million to $59 million.

The following courses and their corresponding FAST modules have been updated to reflect this regulation update:

- Fair Lending Overview - For Lenders - E3 – 149461
- Fair Lending Overview - For Lenders - E3 - WCAG – 208344

Regulation Z: Threshold for Exempt Consumer Credit Transactions

As of January 1, 2026, the Regulation Z exemption threshold for loans not secured by real property or a dwelling increases from $71,900 to $73,400.

The following courses and their corresponding FAST modules have been updated to reflect this regulation update:

- TILA - Open-End Loans and Credit Cards - E3 – 193840
- TILA - Open-End Loans and Credit Cards - E3 - WCAG – 208923

Flood Insurance Penalties

As of January 15, 2026, the maximum penalty for violating flood insurance requirements is $2,675.

The following courses have been updated to reflect this regulation update:

- Flood Insurance – 32
- CU - Flood Insurance – 16373
- Flood Insurance - WCAG – 142943
- BOD - Flood Insurance – 13408
- CU - BOD - Flood Insurance – 45899
- BOD - Flood Insurance - WCAG – 179748

NMLS-Approved 20-Hour Pre-Licensing Courses' 2026 Changes

Updates have been applied to the necessary SAFE Suite courses based on the NMLS-approved 20-hour pre-licensing courses. Updates include the various new threshold figures for 2026.

The following courses have been updated to reflect this regulation update:

- [SS Fed] Identifying High-Cost Mortgages and Higher-Priced Mortgage Loans – 84216
- [SS Fed] Home Mortgage Disclosure Act – 84889
- [SS Gen] Qualified and Non-Qualified Mortgage Programs – 88079
- [SS Gen] Conventional Mortgages – 88085
- [SS Gen] Nonconforming Mortgages – 88166
- [SS Gen] High-Cost Mortgage Loans – 88209
- [SS Gen] Higher-Priced Mortgage Loans – 88213
- [SS Gen] Reverse Mortgages – 88249

Regulation O Penalties

The following courses have been updated to reflect this regulation update:

- Customer Business Loan Compliance Overview – 34826
- CU - Member Business Loan Compliance Overview – 14413

FDIC Signage Updates

The following courses have been updated to reflect this regulation update:

- Federal Deposit Insurance Corporation (FDIC) – 20
- Federal Deposit Insurance Corporation (FDIC) - WCAG – 159438
- Nondeposit Investment Product Sales – 45117
- CU - Nondeposit Investment Product Sales – 45584
- Nondeposit Investment Product Sales - WCAG – 179729
- Nondeposit Investment Products – 15487
- CU - Nondeposit Investment Products – 148

- Nondeposit Investment Products - WCAG – 142959
- Advertising Compliance – 8
- Advertising Compliance - WCAG – 142933

Maintenance Updates:

The following courses have been updated:

Federal Regulation of Real Estate Appraisals – 1899

CU - Federal Regulation of Real Estate Appraisals – 17186

Federal Regulation of Real Estate Appraisals - WCAG – 174818

Content update: *Implementing Regulations > U.S. Regulatory Requirements > Enforcement*

Old version – "The agencies may assess civil monetary penalties (CMPs) for violations of FIRREA. These CMPs can range from $12,567 per day per violation for a tier one violation to $62,829 per day per violation for a tier two violation that is part of a pattern of misconduct and likely to cause more than a minimal loss to the institution. The most severe CMPs of $2,513,215 per day per violation may be assessed in situations where the violation is knowingly committed or results in a substantial loss to the institution."

New version – "Section 8(i) of the Federal Deposit Insurance Act governs the assessment and collection of penalties for violations related to appraisal practices."

Home Mortgage Disclosure Act - Regulation C – 586680

CU - Home Mortgage Disclosure Act - Regulation C – 75616

Home Mortgage Disclosure Act - Regulation C - WCAG – 142944

Updated link: *HMDA Reporting > Reporting Data Points > HMDA Data Points: Items 11-12*

Old version – "The HMDA Small Entity Compliance Guide Attachment B provides scenarios including reportable action and date, starting on page 104: s3.amazonaws.com/files.consumerfinance.gov/f/documents/201512_cfpb_hmda_small-entity-compliance-guide.pdf."

New version – "The HMDA Small Entity Compliance Guide Attachment B provides scenarios including reportable action and date: cfpb_hmda_small-entity-compliance-guide.pdf."

BOD - Flood Insurance – 13408

CU - BOD - Flood Insurance – 45899

BOD - Flood Insurance - WCAG – 179748

Assessment update: *Pre- and Post-Test Q2*

Old version – "The escrow of flood insurance premiums is required: a) At the discretion of the lender; b) When required by FEMA; c) When the lender escrows taxes, insurance, and any other charges; d) Escrow for flood insurance is never required"; The correct answer is 'When the lender escrows taxes, insurance, and any other charges.'"

New version – "Which of the following statements most accurately describes the requirement to escrow flood insurance premiums? a) Escrowing for flood insurance premiums applies to HELOCs; b) Escrowing for flood insurance premiums on a renewal for a loan secured by residential improved real estate is exempt; c) Escrowing for flood insurance premiums requires your institution to deposit the premiums into an escrow account on behalf of the borrower; d) Escrowing for flood insurance premiums on a new junior lien is required even though adequate coverage is maintained with the first lien; The correct answer is 'Escrowing for flood insurance premiums requires your institution to deposit the premiums into an escrow account on behalf of the borrower.'"

Flood Insurance – 13408

CU - Flood Insurance – 45899

Flood Insurance - WCAG – 179748

Removed assessment question: *Pre- and Post-Test Q44*

Clarification – Removed the following question from the course: "To confirm that a borrower's existing flood insurance coverage is sufficient, your financial institution may accept from the borrower an insurance policy declarations page that includes the existing flood insurance policy number and identification of and contact information for the insurance company."

CU - Right to Financial Privacy Act (RFPA) Refresher – 67482

Typo: *Pre- and Post-Test Q6*

Old version – "The RFPA protects *you* credit union from liability to the member when it releases records in accordance with the RFPA."

New version – "The RFPA protects *your* credit union from liability to the member when it releases records in accordance with the RFPA."

FAST Module: Types of Suspicious Activity - from Suspicious Activity Reporting (SAR) Course – 244088

Post-Test update: *Post-Test Q1*

Old version – "If you were the teller, how would you respond to this situation?"

New version – "In the teller scenario discussed in this module, how would you respond to the customer structuring his deposit from the original $11,000 in cash to $9,000 to come in below the reporting threshold and avoid reporting requirements?"

FAST Module: Legal Entity Customers - from the Beneficial Ownership Course – 263392

Updated objectives: *Course Objectives*

Clarification – Added course objectives to the FAST module.

Traditional IRA Overview – 3345

(1) Content update: *IRA Contributions > Deductions > MAGI Chart*

Clarification – Updated MAGI chart: Married, filing jointly, active participant: 2026 $129,000; $129,000 - $149,000; $149,000 | Married, filing jointly, not active participant but spouse is: 2026 $242,000; $242,000 - $252,000; $252,000."

(2) Assessment update: *Pre- and Post-Test Q12*

Clarification – Changed correct answer to "$7,500."

Federal Elections Campaign Act (FECA) – 28

Federal Elections Campaign Act (FECA) - WCAG – 174896

Knowledge check update: *Federal Elections Campaign Act > FECA Basics > Knowledge Check*

Clarification – Change the correct answer from "False" to "True".

Fair Lending Overview - E3 – 147916

Fair Lending Overview - E3 – WCAG - 207362

Removed assessment question: *Pre- and Post-Test Q7*

Clarification – Removed the following question from the course: "Select all that apply. Which of the following are required of advertisements under the FHA?"

BOD - Bank Secrecy Act for Directors and Senior Management – 51

CU - BOD - Bank Secrecy Act for Directors and Senior Management – 16343

BOD - Bank Secrecy Act for Directors and Senior Management - WCAG – 168951

Removed assessment question: *Pre- and Post-Test Q3*

Clarification – Removed the following question from the course: "Your institution's board must:"

The following courses have been reviewed for normal course maintenance, with minor adjustments to wording as necessary:

- Unlawful Internet Gambling - Regulation GG – 58
- CU - Unlawful Internet Gambling - Regulation GG – 17207
- Unlawful Internet Gambling - Regulation GG - WCAG – 168999

Mortgage Course Updates:

The following courses have been updated in the OCL Artisan environment:

No mortgage courses were updated this month.

Adaptive Course Updates:

The following course(s) have been updated in the BECoursemaster/Online Courses environment:

Ethics for Financial Institutions – Adaptive

Fixed formatting issue: *Throughout course*

Clarification – Fixed formatting issue that loaded question slides incorrectly.

Suspicious Activity Reporting – Adaptive

Updated question: *Section 2 Question 3 of 4*

Clarification – Replaced vague distractor option.

Retired Courses:

The following course has been retired:

- Community Reinvestment Act (CRA) for Small Institutions - E3 - WCAG – 208964
- TILA - Open-End Loans and Credit Cards - E3 - WCAG – 208923
- Community Reinvestment Act (CRA) for Intermediate Small Institutions - E3 - WCAG – 208962