



Monthly Telephone BRIEFING

Friday, August 21, 2026 – 12:00 – 1:30 p.m.

The 21st Century ROAD to Housing Act

On July 11, 2026, the “21st Century ROAD to Housing Act” (the “Act”) (Public Law No. 119-101) became effective law in the United States. The Act became effective after it passed out of Senate and House of Representatives with an overwhelming majority, and President Trump neither signed nor vetoed the bill after 10 days.

The Act intends to improve America’s housing crisis by increasing the supply of houses and reducing the cost of home ownership. The Act addresses these issues by reducing the regulatory burden associated with homebuilding and expanding eligibility for financing programs made available by the United States Department of Housing and Urban Development (among other things).

Notably, the Act also includes provisions that update various regulations directly applicable to community banks. This includes creating new exceptions for custodial deposits from qualifying as brokered deposits, increasing regulatory thresholds to qualify for an 18-month exam cycle, and requiring federal banking agencies to streamline *de novo* bank formation.

Please join us at the August Monthly Telephone Briefing where we will discuss the 21st Century ROAD to Housing Act and the potential impact it could have on community banks.



bankers' compliance group®

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**ALDRICH
&
BONNEFIN**

Professional Law Corporation

* Janet Bonnefin has retired from the firm.

Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on **Friday, August 21, 2026, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at **<http://register.bankerscompliancegroup.com/subadmin>**, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to **www.bankerscompliancegroup.com/monthly-telephone-briefing.php** and click on the "*Download Handout Here*" link at the end of each Handout description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ONE TIME FOR ALL 2026 BRIEFINGS

Sign up one time for all the 2026 BCG Monthly Telephone Briefings! If you like attending the Briefings, but don't want to register every month, you can have your institution's Registration Contact sign you up for the entire year.

MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at **www.bankerscompliancegroup.com/listen-while-you-work.php**.