



Monthly Telephone BRIEFING

Friday, July 17, 2026 – 12:00 – 1:30 p.m.

CFPB Issues (Another) Final Rule to Amend Section 1071 Small Business Lending Data Collection Rule

Section 1071 of the Dodd-Frank Act (“Section 1071”) added small business loan data collection requirements to the Equal Credit Opportunity Act (ECOA), as set forth in Section 704B (15 USC 1691c-2). On March 30, 2023, the CFPB issued a final rule amending Regulation B (12 CFR Part 1002) to implement the changes to ECOA made by Section 1071. This rule, known as the Small Business Lending Data Collection Rule (“SBLDC Rule”), was published in the Federal Register on May 31, 2023.

While the SBLDC Rule was first issued in 2023, the rule has been the subject to numerous delays and changes due to ongoing litigation over its validity. While the SBLDC Rule has survived various legal challenges, the compliance deadlines for the SBLDC Rule have been extended at least three different times at this point.

On May 1, 2026, the CFPB published in the Federal Register a final rule to make significant changes to the SBLDC Rule (the “2026 Final Rule”). 91 FR 23530. Among other things, the 2026 Final Rule: (i) extends the compliance deadlines for all covered lenders to January 1, 2028; (ii) changes thresholds to qualify as a covered lender and a small business; and (iii) makes significant changes to the scope and type of data that lenders must collect under the SBLDC Rule.

Please join us at the July BCG Monthly Telephone Briefing where we will discuss the 2026 Final Rule and what it may mean for your institution.



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phone: 800.742.3600 email: info@bankerscompliancegroup.com

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Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Friday, July 17, 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.