

Rules and Regulations

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FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

5 CFR Part 1690

RIN 3222-AA00

Roth In-Plan Conversion; Correction

AGENCY: Federal Retirement Thrift Investment Board.

ACTION: Final rule; correction.

SUMMARY: The Federal Retirement Thrift Investment Board (FRTIB) published a final rule in the **Federal Register** on January 15, 2026, amending its regulation to permit participants in the Thrift Savings Plan (TSP) to convert amounts in their traditional TSP balances to their Roth TSP balances (91 FR 16669). This document corrects a minor, non-substantive issue in the published version, where one instance of the term “Roth initiation date” appeared rather than the term “Roth begin date.”

DATES: Effective January 28, 2026.

FOR FURTHER INFORMATION CONTACT:

For press inquiries: Jim Kaplan at (202) 864–7150. *For information about how to comment on this proposed rule:* Charles Stone at (202) 253–9006.

SUPPLEMENTARY INFORMATION: In FR Doc. 2026–00765 appearing on page 1669 in the **Federal Register** of Thursday, January 15, 2026, the following correction is made:

- 1. On page 1672, in the second column, in part 1690, in amendment 8, in the definition “Roth begin date”, paragraph (2) is corrected as follows:

§ 1690.1 [Corrected]

* * * * *

Roth begin date * * *

(2) If a participant has a civilian account and a uniformed services account, the Roth begin date for both accounts will be the same.

* * * * *

Dated: January 22, 2026.

Ravindra Deo,

Executive Director, Federal Retirement Thrift Investment Board.

[FR Doc. 2026–01450 Filed 1–23–26; 8:45 am]

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FARM CREDIT ADMINISTRATION

12 CFR Parts 611, 614, 620, 626, 628, and 630

RIN 3052-ZA01

Organization, Loan Policies and Operations, Disclosure to Shareholders, Nondiscrimination in Lending, Capital Adequacy of System Institutions, Disclosure to Investors

AGENCY: Farm Credit Administration

ACTION: Final rule; Technical Amendments.

SUMMARY: The Farm Credit Administration (FCA, Agency, or we) is issuing a final rule correcting citations and making other technical updates and corrections throughout its regulations.

DATES: The regulation will become effective 30 days after publication in the **Federal Register** during which either or both houses of Congress are in session. Pursuant to 12 U.S.C. 2252(c)(1), FCA will publish notification of the effective date in the **Federal Register**.

FOR FURTHER INFORMATION CONTACT:

Technical information: Darius Hale, Senior Policy Analyst, Office of Regulatory Policy, (703) 883–4165, TTY (703) 883–4056.

Legal information: Heather LoPresti, Senior Counsel, Office of General Counsel, (703) 883–4318, TTY (703) 883–4056.

SUPPLEMENTARY INFORMATION:

I. Background

FCA is amending 12 CFR parts 611, 614, 620, 626, 628, and 630 to update regulatory references that have been removed, revised, or are otherwise no longer valid, and to correct other technical errors. These technical corrections are non-substantive.

II. Regulation Changes

The technical updates in this final rule are outlined below:

1. Technical updates to regulations governing loan policies and operations at § 614.4200 and to

Federal Register

Vol. 91, No. 16

Monday, January 26, 2026

nondiscrimination in lending at §§ 626.6010, 626.6020, and 626.6025.

FCA is updating references and citations in §§ 614.4200(a)(3), 626.6010(a)(1), and 626.6020(a) to regulations issued by the Consumer Financial Protection Bureau (CFPB) that were previously issued by the Federal Reserve Board (FRB), including regulations B,¹ M,² and Z.³ Effective July 21, 2011, Section 1061 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)⁴ transferred these regulations from the FRB to the CFPB, and the CFPB subsequently relocated these regulations in the Code of Federal Regulations.⁵ Accordingly, FCA is replacing references to the FRB with references to the CFPB and updating the regulation citations.

In addition, we are updating § 626.6010(a)(1) to reflect Regulation B’s current prohibited bases for discrimination as defined in 12 CFR 1002.2(z).

In § 614.4200(c) we are making a correction to a typographical error in a citation. Section 614.4200(c) requires loan amortizations. It contains a reference to § 614.41040(a), which does not exist and should have been § 614.4040(a).

In §§ 626.6010(a)(1) and 626.6020(a), we are making grammatical corrections.

In §§ 626.6010(a)(1), 626.6020(a), and 626.6025(b), we are updating the citations to the Equal Credit Opportunity Act (ECOA) to ensure all amendments to the ECOA are encompassed. The update to § 626.6025(b) will require a minor change to the ECOA citation specified in the text of the Equal Housing Lender poster. Institutions making loans for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling or any loan secured by a dwelling must post and maintain this poster in their lobbies. To avoid the expense and effort institutions would have to expend to reprint and repost new posters to update the citation, FCA’s revised regulation will allow

¹ 12 CFR part 1002, Equal Credit Opportunity Act (Regulation B).

² 12 CFR part 1013—Consumer Leasing (Regulation M).

³ 12 CFR part 1026—Truth in Lending (Regulation Z).

⁴ Dodd-Frank Act, Public Law 111–203, July 21, 2010.

⁵ See 76 FR 43569, 43570 (July 21, 2011).