



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D.C. 20551

DIVISION OF SUPERVISION
AND REGULATION

SR 26-7

October 5, 2026

**TO THE OFFICER IN CHARGE OF SUPERVISION
AT EACH FEDERAL RESERVE BANK**

**SUBJECT: Joint Statement on Community Banks' Engagement with Core Service
Providers**

Applicability: This guidance generally applies to the Federal Reserve's supervision of core technology service providers that support community banking organizations (CBOs).

The Board of Governors of the Federal Reserve System (Board), the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency (collectively, the agencies) have issued the attached *Joint Statement on Community Banks' Engagement with Core Service Providers* (joint statement). The joint statement discusses factors the agencies will consider when making supervisory allocation decisions relevant to core providers who provide services to CBOs. The joint statement also highlights that the agencies may initiate appropriate supervisory and enforcement actions pursuant to their statutory authorities.

Reserve Banks are asked to distribute this SR letter to Federal Reserve-supervised institutions in their districts as well as to supervisory and examination staff. In addition, questions may be sent via the Board's public website.¹

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Supervision and Regulation

Attachment

- [*Joint Statement on Community Banks' Engagement with Core Service Providers*](#) (See also the Board's September 11, 2026, [press release](#).)

¹ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.