

# Incident Notification Rules

## FOR BANKS

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  - **Who:** You notify your federal regulator
    - FDIC ([FIL-12-2022](#))
    - FRB ([SR 22-4](#))
    - OCC ([Bulletin 2022-8](#))
  - **When:** ASAP and within 36 hours
  - **What:** A "notification incident"
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  - **Who:** Bank service providers notify you
  - **When:** ASAP
  - **What:** An incident affecting service for 4+ hours

## FOR CREDIT UNIONS

- **Who:** You notify the NCUA ([23-CU-07](#))
- **When:** ASAP and within 72 hours
- **What:** A "reportable cyber incident"

## REGULATORY REFERENCES

- **FDIC:** [12 CFR Part 304, Subpart C](#)
- **FRB:** [12 CFR Part 225, Subpart N](#)
- **OCC:** [12 CFR Part 53](#)
- **NCUA:** [12 CFR Part 748.1](#)

WHEN IN DOUBT, REPORT IT.

FOR BANKS: [Watch the Webinar](#) | [Read the Blog](#)  
 FOR CREDIT UNIONS: [Watch the Webinar](#) | [Read the Blog](#)



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## When Should I Report an Incident?

<https://www.youtube.com/watch?v=U1LJ3mahRU>



Resources



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