



OFFICE OF LEGISLATIVE SERVICES
ADMINISTRATIVE RULES
STATE HOUSE ANNEX
25 CAPITOL STREET, ROOM 234
CONCORD, NH 03301

Rulemaking Notice Form

Notice Number: 2026-150

Rule Number: Ban 200

1. **Agency:** Banking Department
Agency Address: New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, NH 03301
2. **RSA Authority:** RSA 541-A:16, I(b) - (d)
3. **Federal Authority:** n/a
4. **Action(s):** Adoption
5. **Short Title:** Practice and Procedure
6. **(a) Summary of what the rule says and of any proposed amendments including whether the rule implements a state statute for the first time:**

The intended action is the adoption of Ban 200, which sets forth practices and procedures for certain formal and informal proceedings within the NH Banking Department (Department), including adjudicative proceedings, public comment hearings, petitions for declaratory rulings, rulemaking petitions, explanations of rule adoptions, no action requests, and abatement of delinquency penalties. The rules are required by RSA 541-A:16, I(b) –(d). The Department’s previous Ban 200 rules expired on 12-22-2003 (Document #6147). The rules do not implement a state statute for the first time.

6. **(b) Brief description of the groups affected:**

Ban 200 affects all financial services entities required to be licensed, chartered, or otherwise supervised by the Department, including state banks, credit unions, trust companies, family trust companies, and consumer credit businesses. The Ban 200 rules are also relevant to the general public and consumers of services provided by entities supervised by the Department.

6. (c) Specific section or sections of state statute or federal statute or regulation which the rule is intended to implement:

Rule	Specific State Statute the Rule Implements
Ban 201	RSA 541-A:16, I(b) – (d)
Ban 202	RSA 541-A:16, I(b) intro.
Ban 203	RSA 541-A:16, I(b) intro.; RSA 541-A:30-a, III(f)
Ban 204	RSA 541-A:16, I(b) intro.; RSA 541-A:30-a, III (a)
Ban 205.01	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I(g)
Ban 205.02	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (k)
Ban 205.03	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (j)
Ban 205.04	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (b)
Ban 205.05	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (g)
Ban 205.06	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (g)
Ban 205.07	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (g)
Ban 205.08	RSA 541-A:16, I(b) intro.; RSA 541-A:30-a, III(a)
Ban 205.09	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I
Ban 205.10	RSA 541-A:16, I(b)(2)
Ban 205.11	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (a)
Ban 205.12	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (a) and (c)
Ban 205.13	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I and III (a)
Ban 205.14	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III (b)
Ban 205.15	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(a) - (b)
Ban 205.16	RSA 541-A:16, I(b)(2)
Ban 205.17	RSA 541-A:16, I(b)(2)
Ban 205.18	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(h)
Ban 205.19	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(c)
Ban 205.20	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(c)
Ban 205.21	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(c)
Ban 205.22	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I
Ban 205.23	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(a)
Ban 205.24	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I
Ban 205.25	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(d)- (e)
Ban 205.26	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I

Ban 205.27	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(i)
Ban 205.28	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I
Ban 205.29	RSA 541-A:16, I(b)(2)
Ban 205.30	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I and III(a)
Ban 205.31	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, I
Ban 205.32	RSA 541-A:16, I(b)(2); RSA 541-A:30-a, III(l)
Ban 205.33	RSA 541-A:30-a, VII
Ban 206.01	RSA 541-A:16, I(d)
Ban 206.02	RSA 541-A:16, I(d)
Ban 207.01	RSA 541-A:16, I(c)
Ban 207.02	RSA 541-A:16, I(c)
Ban 208.01	RSA 541-A:16, I(b)(3)
Ban 208.02	RSA 541-A:16, I(b)(3)
Ban 209.01	RSA 541-A:16, I(b)(3)
Ban 210.01	RSA 541-A:16, I(b) intro.; RSA 361-A:26, II; RSA 397-A:22, II; RSA 399-A:20, II; RSA 399-D:18, II; RSA 399-G:4 intro.
Ban 211.01	RSA 541-A:22, I(b) intro.
Ban 212.01	RSA 541-A:22, IV

7. **Contact person for copies and questions including requests to accommodate persons with disabilities:**

Name: Catherine Davidow	Title: Hearings Examiner
Address: NH Banking Department 53 REGIONAL DRIVE, SUITE 200 Concord, NH 03301	Phone Number: (603) 271-3561
	FAX Number:
	Email: catherine.j.davidow@banking.nh.gov

8. **Deadline for submission of materials in writing or, if practicable for the agency, in the electronic format specified:**

Monday, September 14, 2026

☐ Fax
☒ Email legal@banking.nh.gov
☐ Other

9. **Public hearing scheduled for:**

Date: Wednesday, September 2, 2026

Time: 1:00 PM

Place: New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, NH 03301

Electronic Access, if applicable: N/A

10. **Fiscal Impact Statement (Prepared by Legislative Budget Assistant):**

FIS #: 26:141, dated: Friday, July 24, 2026

1. **Comparison of the costs of the proposed rule(s) to the existing rule(s):**

Not applicable as the previous rules expired in December 2003.

2. **Cite the Federal mandate. Identify the impact on state funds:**

No Federal mandate, no impact on state funds.

3. **Cost and benefits of the proposed rule(s):**

The proposed rules establish the Department's practice and procedure rules required by RSA 541-A:16, I(b)-(d). According to the Department, the proposed rules codify existing practices and procedures and do not result in any material change to Department operations and are not expected to have any impact on state revenues or expenditures, state citizens, political subdivisions, or independently owned businesses.

A. **To State general or State special funds:**

None.

B. **To State citizens and political subdivisions:**

None.

C. **To independently owned businesses:**

None.

11. **Statement Relative to Part I, Article 28-a of the N.H. Constitution:**

The proposed rule does not violate Part 1, Article 28-a of the New Hampshire Constitution. It does not mandate or assign any new, expanded, or modified program. responsibility, or cost to any political subdivision in such a way as to necessitate additional local expenditure, and therefore, do not violate Part I, Article 28-a of the NH Constitution.