How to Participate in Federal Public Comment

CRA Edition | A Step-by-Step Guide to the Federal Public Comment Process

THE POINT OF THIS HANDOUT: You should be able to use it without already knowing what a regulation, Federal Register notice, docket, RIN, NPRM, or public comment is.

1 Start at the beginning: what is a regulation?

Most people think federal law means a bill passed by Congress and signed by the President. But federal agencies also issue regulations, often called rules. Congress passes statutes that give agencies authority to issue those regulations. Regulations can impose binding legal requirements, so they can affect individuals, businesses, nonprofits, state and local governments, and entire industries.

PLAIN ENGLISH: Congress writes the law. A federal agency may then write detailed rules explaining how that law will operate. Those agency rules can have the force of law.

2 Why does the government ask for comments?

Federal law generally requires agencies to give the public an opportunity to comment on proposed regulations. Agencies consider the comments they receive and, when issuing a final rule, must respond to significant and relevant comments.

WHY YOUR COMMENT MATTERS: Agency staff may know the policy, but they cannot perfectly predict every real-world effect. A useful comment can show them a cost, consequence, experience, data point, or alternative they did not fully consider.

3 The basic rulemaking sequence

How long do I usually have?

The government guide says agencies often provide about 30 to 60 days after a proposed rule is issued. Always use the deadline printed in the actual notice you are commenting on.

IMPORTANT: PUBLIC COMMENT IS NOT A VOTE. Ten thousand identical comments do not automatically outweigh one detailed comment. The number of comments for or against a proposal does not determine the result. Reasoning, evidence, and perspectives the agency has not considered are often more influential.

Who Can Comment - and What Can You Contribute?

You do not need to be a lawyer, academic, lobbyist, or federal policy expert

4 Who is allowed to submit a public comment?

Anyone can submit one. The government guide specifically says you do not have to be an academic, an expert, or someone who knows every detail of the policy.

Different commenters bring different kinds of useful information:

INDIVIDUALS	Can explain a situation the agency may not have considered, how the proposal would change their behavior or experience, and whether they think the agency is headed in the right direction.
GROUPS + ASSOCIATIONS	Can combine member experiences to show a broader pattern, point the agency to public data, provide their own data, make value-based arguments, and alert members that a policy change is being proposed.
PRACTITIONERS + EXPERTS	Can explain how a rule works in practice, question assumptions or studies, provide data, identify better information, and suggest alternative designs.
STATE / LOCAL / TRIBAL / TERRITORIAL	Can explain regional impacts, local economic or geographic conditions, and how federal requirements interact with state or local policy.

5 What makes a comment useful?

The government guide says a strong comment does not have to be highly technical. On-the-ground experience can be valuable because it tells the agency what may or may not work in practice.

Explain the problem the regulation is supposed to address. Is the agency solving the right problem?

- Check the information the agency relies on. Is it current, accurate, and relevant? If not, explain what is wrong and provide better information if you have it.
- Identify a perspective the agency may be missing, especially if a particular type of organization, business, market, or community would experience the rule differently.
- Consider costs and benefits. Is there a cost the agency did not count, underestimated, or placed on a different group than the group receiving the benefit?
- Consider effects that are hard to put into dollars. The government guide gives dignity, equity, and fairness as examples of impacts that may still be important even when they cannot be monetized.
- Pay special attention when the agency itself asks a question or requests data. Those prompts show where the agency believes public input may be especially useful.

FOR COA MEMBERS: Your strongest contribution may be something very practical: “This is what happens when we actually try to do this,” “Here is what our members are seeing,” or “Here is the cost or operational problem the proposal creates.” Then document it as well as you can.

How to Find a Rule That Is Open for Comment

This is the mechanics section

6 Know the three terms you will see

NOTICE / ANPRM / RFI	An agency may ask for public input before it has written a proposed rule. An ANPRM is an advance notice of proposed rulemaking. An RFI is a request for information.
PROPOSED RULE / NPRM	This is the formal proposal. NPRM means notice of proposed rulemaking. This is a common stage when the agency opens the proposed regulatory text and its reasoning for public comment.
FINAL RULE	The agency's final action after it considers the rulemaking record. The final rule generally explains the agency's decisions and responds to significant, relevant comments.

7 Use the Federal Register

The Federal Register is the official journal of the federal government. The government guide recommends it as a place to find notices and proposed rules that are open for comment.

Step by step:

- Go to federalregister.gov.
- Use the search bar. You can search by a key word, agency name, Regulation Identifier Number (RIN), or a specific rule title.
- Open the correct document. Check that it is a notice or proposed rule and that the comment period is still open.
- Read the beginning of the document - called the preamble - for the comment deadline and submission instructions.
- Look for the rule's identifying information, such as the agency, docket number, RIN, Federal Register citation, publication date, and document type.

WHAT IS THE PREAMBLE? It is the explanatory part of the proposed rule. It tells you what the agency is proposing, why, what information it relies on, what questions it is asking, when comments are due, and how to submit them.

8 Know the difference between a docket number and a RIN

A docket is the rulemaking's collection of materials. A docket number helps you locate that rulemaking record. A RIN, or Regulation Identifier Number, is another identifier used to track a regulatory action. Do not assume they are interchangeable - copy the identifier exactly where the agency tells you to use it.

THINK OF THE DOCKET AS A FOLDER. The government guide explains that a docket can contain the proposed rule, studies, supporting documents, public comments, hearing notices, extensions of the comment period, and eventually the final rule.

Use the Actual CRA Proposal for This Exercise

Do not practice on a generic example when the real notice tells you exactly what to do

9 CRA rule information to write down before you start

TITLE	Community Reinvestment Act Regulations
AGENCIES	Office of the Comptroller of the Currency (OCC) and Federal Deposit Insurance Corporation (FDIC)
PUBLICATION	91 FR 52114 | August 12, 2026
OCC	Docket ID OCC-2026-0694 | RIN 1557-AF57
FDIC / DEADLINE	RIN 3064-AG31 | Comments due October 13, 2026

10 Do not read the proposed rule like a novel

You are not expected to start on page 1 and absorb every sentence. Use the document like a reference tool. Search for the topic you care about, then read enough surrounding material to understand what the agencies are actually proposing and why.

When you find your issue, answer these questions:

- What problem do OCC and FDIC say they are trying to solve?
- What exactly would the proposal change, add, remove, define, limit, or require?
- Do the agencies ask a specific question about this issue or request data, examples, costs, or alternatives?
- What evidence or assumptions do the agencies rely on?
- What do you know from your own work that supports, challenges, or adds to that information?
- What could happen in practice if the proposal is adopted as written?
- Who receives the benefit and who bears the cost or burden?
- What specific change, clarification, alternative, or retained provision do you recommend?

DO NOT COMMENT ON SOMETHING THE RULE DOES NOT SAY. Before writing an argument, quote or accurately paraphrase the relevant proposal and note the page, section, or question. This protects you from arguing against a summary, rumor, or assumption instead of the actual rule.

11 Look for agency prompts

The government guide specifically tells commenters to pay attention to agency questions and requests for data or evidence. These are valuable because they identify areas the agency considers important or where it may believe information is missing.

How to Write the Comment

The government's five-part structure, translated into plain English

12 Use five sections

1	**INTRODUCTION**	Who are you? Who do you represent? Why do you have relevant experience with this issue?
2	**BACKGROUND**	What exact part of the CRA proposal are you commenting on? Identify the provision, section, page, definition, or agency question.
3	**ANALYSIS**	What is your argument and evidence? Explain the real-world effect, whether the agencies estimated it correctly, unintended consequences, missing information, costs/benefits, or a perspective they may have missed.
4	**RECOMMENDATIONS**	What exactly should OCC and FDIC change, clarify, retain, remove, or do differently? If possible, give an alternative way to address the agencies' concern.
5	**CONCLUSION**	Briefly restate your main argument and list the recommendations again.

13 The easiest drafting formula

WHAT?	SO WHAT?	NOW WHAT?
What does the proposal say or ask?	What does your evidence or experience show, and why does it matter?	What exactly should the agencies do?

14 Fill-in-the-blank model

COPY THIS STRUCTURE: [Organization] represents/works with [who]. We have experience with [relevant work], which gives us direct experience with [issue].

We are commenting on [specific CRA provision/question]. OCC and FDIC propose [accurate plain-English description].

Based on our experience, [fact, example, data, member pattern, cost, or other evidence]. This matters because [specific effect]. The agencies' analysis should also consider [unintended consequence, missing perspective, cost/benefit, or information].

It is recommended that OCC and FDIC [specific action]. This alternative would [explain why it addresses the agencies' concern or works better].

For these reasons, we ask the agencies to [repeat recommendation].

WEAK: “We oppose this proposal because it will hurt community organizations.”

BETTER: “The proposal would [specific change]. In our work with [who], we have seen [specific evidence]. If adopted, the provision could [have specific consequences]. We recommend [specific alternative] because [reason].”

How to Submit the Comment

Finding the button is part of the assignment

15 Two common online routes in the government guide

Route A - start at FederalRegister.gov

- Open the notice or proposed rule while the comment period is open.
- Look near the top of the page for the button labeled “Submit a Formal Comment” or similar wording.
- Follow the link to the official submission page.

Route B - start at Regulations.gov

- Find the docket number in the Federal Register document's Document Details.
- Copy the docket number exactly.
- Go to Regulations.gov and paste the docket number into the search bar.
- Open the correct regulatory document.
- Click “Comment.”
- Type your comment into the text box or upload your prepared file, depending on the options provided.

IF YOU SEARCH DIRECTLY ON REGULATIONS.GOV: The government guide says you can also search by keyword, title, or document number, then use the filters to narrow the results. Open the correct result to reach its Document Details page.

16 For this CRA proposal, follow the agency-specific instructions

OCC	FDIC
Online: Regulations.gov **Search docket:** **OCC-2026-0694** The CRA notice also provides mail and hand-delivery/courier options.	**Identify the comment by:** **RIN 3064-AG31** The CRA notice provides FDIC website, email, mail, and hand-delivery/courier methods. If using email, follow the notice's subject-line instruction for RIN 3064-AG31.
	DEADLINE: OCTOBER 13, 2026. Do not wait until the last minute. Submit early enough to fix an upload or attachment problem. Save your final file and your submission confirmation.

17 Before you press submit

- [ ] I confirmed that I am on the correct CRA rulemaking.
- [ ] I checked the agency, docket/RIN, and the October 13, 2026 deadline.
- [ ] I identified the exact provision or question I am addressing.
- [ ] I explained who we are and why our experience is relevant.
- [ ] I gave at least one useful fact, example, member pattern, cost, experience, or source.
- [ ] I explained the effect instead of only saying support or oppose.
- [ ] I made a specific recommendation.
- [ ] I checked facts, names, numbers, page references, and citations.
- [ ] I opened the final attachment to make sure it is the correct file.
- [ ] I removed personal, confidential, or other information I do not want placed in the public record.
- [ ] I saved proof that the comment was submitted.

FINAL TEST: Could a federal employee who has never met you read the comment and answer three questions: (1) What is the problem? (2) What evidence did you give me? (3) What exactly are you asking the agency to do? If yes, the comment is doing its job.

Source basis: U.S. Government, “How You Can Effectively Participate in the Regulatory Process Through Public Comment,” including the Appendix on the mechanics of finding and submitting comments. CRA-specific identifiers and deadlines are from the 2026 CRA proposed rule used for this Summit session.