



Product Release

Information for Correspondent Lenders of Truist Bank
September 26, 2025 • COR25-058

Alert

Update

Reminder

Clarification

Training
Information

Preview

RD Fiscal Year 2026 Conditional Commitment

Truist Bank (Truist) announces alignment with recent United States Department of Agriculture (USDA) updates for fiscal year 2026.

Effective Dates

Effective for all new and existing Rural Development applications on or after October 1, 2025.

Background Information

On September 08, 2025, the United States Department of Agriculture (USDA) announced that they will issue Conditional Commitments that are “subject to availability of commitment authority” on purchase and refinance transactions while they wait for new funds for their 2026 fiscal year.

Bulletin Details

Truist Bank (Truist) will continue with “business as usual” on all Rural Development (RD) transactions. An upfront guarantee fee of 1.00 percent and an annual fee of .35 percent will apply to both purchase and refinance transactions for Fiscal Year 2026.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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