

comment are impracticable, unnecessary, or contrary to the public interest.<sup>7</sup> Pursuant to this final rule, in Regulation V, Appendix O is amended to update the maximum allowable charge for 2024 under section 612(f). The amendments in this final rule are technical and non-discretionary, as they merely apply the method previously established in Regulation V for determining adjustments to the thresholds. For these reasons, the CFPB has determined that publishing a notice of proposed rulemaking and providing opportunity for public comment are unnecessary. The amendments therefore are adopted in final form.

#### B. Regulatory Flexibility Act

The Regulatory Flexibility Act (RFA) does not apply to a rulemaking where a general notice of proposed rulemaking is not required.<sup>8</sup> As noted previously, the CFPB has determined that it is unnecessary to publish a general notice of proposed rulemaking for this final rule. Accordingly, the RFA's requirement relating to an initial and final regulatory flexibility analysis does not apply.

#### C. Paperwork Reduction Act

The information collections contained in Regulation V, which implements the FCRA, are approved by the Office of Management and Budget under Control number 3170-0002. The current approval for this control number expires on October 31, 2025. In accordance with the Paperwork Reduction Act of 1995,<sup>9</sup> the CFPB reviewed this final rule. The CFPB has determined that this rule does not create any new information collections or substantially revise any existing collections.

#### D. Congressional Review Act

Pursuant to the Congressional Review Act (5 U.S.C. 801 *et seq.*), the CFPB will submit a report containing this rule and other required information to the United States Senate, the United States House of Representatives, and the Comptroller General of the United States prior to the rule taking effect. The Office of Information and Regulatory Affairs has designated this rule as not a "major rule" as defined by 5 U.S.C. 804(2).

#### List of Subjects in 12 CFR Part 1022

Banks, banking, Consumer protection, Credit unions, Holding companies, National banks, Privacy, Reporting and recordkeeping requirements, Savings associations.

#### Authority and Issuance

For the reasons set forth in the preamble, the CFPB amends Regulation V, 12 CFR part 1022, as set forth below:

#### PART 1022—FAIR CREDIT REPORTING (REGULATION V)

■ 1. The authority citation for part 1022 continues to read as follows:

**Authority:** 12 U.S.C. 5512, 5581; 15 U.S.C. 1681a, 1681b, 1681c, 1681c-1, 1681e, 1681g, 1681i, 1681j, 1681m, 1681s, 1681s-2, 1681s-3, and 1681t; Sec. 214, Pub. L. 108-159, 117 Stat. 1952.

■ 2. Appendix O is revised to read as follows:

#### Appendix O to Part 1022—Reasonable Charges for Certain Disclosures

Section 612(f) of the FCRA, 15 U.S.C. 1681j(f), directs the Bureau to increase the maximum allowable charge a consumer reporting agency may impose for making a disclosure to the consumer pursuant to section 609 of the FCRA, 15 U.S.C. 1681g, on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents. The Bureau will publish notice of the maximum allowable charge each year by amending this appendix. For calendar year 2024, the maximum allowable charge is \$15.50. For historical purposes:

1. For calendar year 2012, the maximum allowable disclosure charge was \$11.50.
2. For calendar year 2013, the maximum allowable disclosure charge was \$11.50.
3. For calendar year 2014, the maximum allowable disclosure charge was \$11.50.
4. For calendar year 2015, the maximum allowable disclosure charge was \$12.00.
5. For calendar year 2016, the maximum allowable disclosure charge was \$12.00.
6. For calendar year 2017, the maximum allowable disclosure charge was \$12.00.
7. For calendar year 2018, the maximum allowable disclosure charge was \$12.00.
8. For calendar year 2019, the maximum allowable disclosure charge was \$12.50.
9. For calendar year 2020, the maximum allowable disclosure charge was \$12.50.
10. For calendar year 2021, the maximum allowable disclosure charge was \$13.00.
11. For calendar year 2022, the maximum allowable disclosure charge was \$13.50.
12. For calendar year 2023, the maximum allowable disclosure charge was \$14.50.
13. For calendar year 2024, the maximum allowable disclosure charge is \$15.50.

#### Brian Shearer,

Senior Advisor, Consumer Financial Protection Bureau.

[FR Doc. 2023-25172 Filed 11-14-23; 8:45 am]

**BILLING CODE 4810-AM-P**

#### DEPARTMENT OF STATE

#### 22 CFR Part 171

[Public Notice: 12225]

RIN 1400-AF57

#### Privacy Act of 1974; STATE-60, Special Presidential Envoy for Hostage Affairs and Related Records

**AGENCY:** Department of State.

**ACTION:** Final rule.

**SUMMARY:** The Department of State is giving notice of a publication for a system of records pursuant to the Privacy Act of 1974 for the Special Presidential Envoy for Hostage Affairs and Related Records, STATE-60; and this final rule, which exempts portions of this system of records from one or more provisions of the Privacy Act of 1974.

**DATES:** This rule is effective December 15, 2023.

**FOR FURTHER INFORMATION CONTACT:** Eric F. Stein, Senior Agency Official for Privacy; U.S. Department of State; Office of Global Information Services, A/GIS; Room 4534, 2201 C St. NW; Washington, DC 20520 or by calling (202) 485-2051.

**SUPPLEMENTARY INFORMATION:** The Department of State maintains the Special Presidential Envoy for Hostage Affairs and Related Records system of records. The primary purpose of this system of records is to support diplomatic and consular efforts to secure the recovery of and provide assistance and support services to individuals taken hostage or wrongfully detained abroad.

The Department concurrently published a notice of a new system of records, Special Presidential Envoy for Hostage Affairs and Related Records, STATE-60, 88 FR 23487, April 17, 2023, and a proposed rule with a request for comments (88 FR 23368), amending 22 CFR part 171 to exempt portions of STATE-60 from subsections (c)(3); (d); (e)(1); (e)(4)(G), (H), and (I); and (f) of the Privacy Act pursuant to 5 U.S.C. 552a(k)(1) and (k)(2). STATE-60 is exempted under subsection (k)(1) to the extent that records within that system are subject to the provisions of 5 U.S.C. 552(b)(1). STATE-60 is exempted under subsection (k)(2) to the extent that records within that system are comprised of investigatory material compiled for law enforcement purposes, subject to the limitations set forth in that section. One public comment was received; however, it did not pertain to the subject of this rulemaking.

<sup>7</sup> 5 U.S.C. 553(b)(B).

<sup>8</sup> 5 U.S.C. 603(a), 604(a).

<sup>9</sup> 44 U.S.C. 3506; 5 CFR part 1320.

The Department is now promulgating a final rule with no substantive changes from the proposed rule.

**Regulatory Findings**

*Administrative Procedure Act*

In accordance with the Administrative Procedure Act, this rule was published and 60 days provided for public comment.

*Other Regulatory Analyses*

This rule does not affect small businesses; is not subject to the Unfunded Mandates Act of 1995; is not a major rule within the meaning of the Congressional Review Act, or a significant rule within the meaning of Executive Order 12866; has no federalism or tribal implications; and will not create or modify any information collections subject to the Paperwork Reduction Act.

**List of Subjects in 22 CFR Part 171**

Administrative practice and procedure; Freedom of information; Privacy.

For the reasons discussed above, the Department revises 22 CFR part 171 to read as follows:

**PART 171—PUBLIC ACCESS TO INFORMATION**

■ 1. The authority citation for part 171 continues to read as follows:

**Authority:** 22 U.S.C. 2651a; 5 U.S.C. 552, 552a; 5 U.S.C. Ch. 131; E.O. 12600, 52 FR 23781, 3 CFR, 1987 Comp., p. 235; 5 CFR part 2634.

■ 2. Amend § 171.26 by:

■ a. Adding an entry, in alphabetical order, in Table 2 to Paragraph (b)(1) for “Special Presidential Envoy for Hostage Affairs and Related Records, State-60.”; and

■ b. Adding an entry, in alphabetical order, in Table 3 to Paragraph (b)(2) for “Special Presidential Envoy for Hostage Affairs and Related Records, State-60.”

■ 3. The additions read as follows:

**§ 171.26 Exemptions.**

\* \* \* \* \*  
(b) \* \* \*  
(1) \* \* \*

TABLE 2 TO PARAGRAPH (b)(1)

Title	Number
* * * * *	
Special Presidential Envoy for Hostage Affairs .....	STATE-60
* * * * *	

(2) \* \* \*

TABLE 3 TO PARAGRAPH (b)(2)

Title	Number
* * * * *	
Special Presidential Envoy for Hostage Affairs .....	STATE-60
* * * * *	

**Kevin E. Bryant,**

*Deputy Director, Office of Directives Management, Department of State.*

[FR Doc. 2023-25018 Filed 11-14-23; 8:45 am]

**BILLING CODE 4710-05-P**

**ENVIRONMENTAL PROTECTION AGENCY**

**40 CFR Part 52**

[EPA-R04-OAR-2022-0409; FRL-8790-01-R4]

**Air Plan Approval; Kentucky; Update to Materials Incorporated by Reference**

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Final rule; notice of administrative change.

**SUMMARY:** The Environmental Protection Agency (EPA) is updating the materials that are incorporated by reference (IBR) into the Commonwealth of Kentucky’s (Commonwealth’s) State Implementation Plan (SIP). The regulations affected by this update have been previously submitted by the Commonwealth and approved by EPA. In this notice, EPA is also notifying the public of corrections and clarifying changes to the Code of Federal Regulations (CFR) tables that identify material incorporated by reference into the Commonwealth’s SIP. This update affects the materials that are available for public inspection at the National Archives and Records Administration (NARA) and the EPA Regional Office.

**DATES:** This rule is effective November 15, 2023.

**ADDRESSES:** The SIP materials whose incorporation by reference into 40 CFR part 52 is finalized through this action are available for inspection at the following locations: Environmental Protection Agency, Region 4, 61 Forsyth Street SW, Atlanta, GA 30303; and [www.regulations.gov](http://www.regulations.gov). To view the materials at the Region 4 Office, EPA requests that you email the contact listed in the **FOR FURTHER INFORMATION CONTACT** section to schedule your inspection. The Regional Office’s

official hours of business are Monday through Friday 8:30 a.m. to 4:30 p.m., excluding Federal holidays.

**FOR FURTHER INFORMATION CONTACT:**

Sarah LaRocca, Air Planning and Implementation Branch, Air and Radiation Division, U.S. Environmental Protection Agency, Region 4, 61 Forsyth Street SW, Atlanta, Georgia 30303-8960. Ms. LaRocca can be reached via telephone at (404) 562-8994 or via electronic mail at [larocca.sarah@epa.gov](mailto:larocca.sarah@epa.gov).

**SUPPLEMENTARY INFORMATION:**

**I. Background**

Each State has a SIP containing the control measures and strategies used to attain and maintain the national ambient air quality standards (NAAQS). The SIP is extensive, containing such elements as air pollution control regulations, emission inventories, monitoring networks, attainment demonstrations, and enforcement mechanisms.

Each State must formally adopt the control measures and strategies in the SIP after the public has had an opportunity to comment on them and then submit the proposed SIP revisions to EPA. Once these control measures and strategies are approved by EPA, and after notice and comment, they are incorporated into the federally-approved SIP and are identified in part 52—“Approval and Promulgation of Implementation Plans,” Title 40 of the Code of Federal Regulations (40 CFR part 52). The full text of the State regulation approved by EPA is not reproduced in its entirety in 40 CFR part 52 but is “incorporated by reference.” This means that EPA has approved a given State regulation or specified changes to a given regulation with a specific effective date. The public is referred to the location of the full text version should they want to know which measures are contained in the SIP. The information provided allows EPA and the public to monitor the extent to which a State implements a SIP to attain and maintain the NAAQS and to take enforcement action for violations of the SIP.

The SIP is a living document which the State can revise as necessary to address the unique air pollution problems in the State. Therefore, EPA from time to time must take action on proposed revisions containing new or revised regulations. A submission from a State can revise one or more rules in their entirety or portions of rules. The State indicates the changes in the submission (such as by using redline/ strikethrough text), and EPA then takes