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FOR FURTHER INFORMATION CONTACT: Catherine Chiccine, Assistant Regional Counsel, Office of Regional Counsel, Environmental Protection Agency Region 7, 11201 Renner Boulevard, Lenexa, Kansas 66219; telephone number: (913) 551-7917; email address: chiccine.catherine@epa.gov.

SUPPLEMENTARY INFORMATION: The EPA conducted a Fund-lead Time-Critical Removal Action at the Recyclettechnics—Akron Farm Facility Superfund Site (Site) located at 16998 160 St., Akron, Iowa between March 2022 and July 2022 to remove approximately 944 tons of lead-containing cathode ray tube glass from the Site. Lead is a hazardous substance as defined by CERCLA.

To recover some of its response costs, the EPA negotiated a proposed CERCLA section 122(g)(4) *De Minimis* Contributor Administrative Settlement Agreement and Order on Consent Agreement (settlement) with multiple potentially responsible parties that arranged for disposal of hazardous waste at the Site. The EPA will enter the proposed Agreement with Allied Plastics LLC, Cascade Asset Management LLC, OmniSource LLC, Schupan Recycling a/k/a Schupan & Sons Inc., and Universal Recycling Technologies LLC (collectively, the “*de minimis* parties”). The *de minimis* parties agree to pay EPA for their portion of EPA’s costs incurred in responding to the time-critical removal action at the Site.

The settlement includes a covenant by EPA not to sue or take administrative action against the *de minimis* parties, pursuant to sections 106 and 107(a) of CERCLA.

For thirty (30) days following the date of publication of this document, EPA will receive written comments relating to the settlement. EPA will consider all comments received and may modify or withdraw its consent to the settlement agreement if comments received disclose facts or considerations that indicate that the proposed settlement is inappropriate, improper, or inadequate. EPA’s response to any comments received will be available for public inspection at EPA Region 7, 11201 Renner Boulevard, Lenexa, Kansas 66219.

James Macy,
Regional Administrator, EPA Region 7.

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FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Docket No. AS25-07]

Guidance on Referrals for Potential Criminal Enforcement

AGENCY: Appraisal Subcommittee, Federal Financial Institutions Examination Council.

ACTION: Notice.

SUMMARY: This notice describes the plans of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (“ASC”) to address criminally liable regulatory offenses under the recent executive order on Fighting Overcriminalization in Federal Regulations.

DATES: June 23, 2025.

FOR FURTHER INFORMATION CONTACT: Natalie Lutz, Attorney Advisor, 202-792-1217 or natalie@asc.gov.

SUPPLEMENTARY INFORMATION: On May 9, 2025, the President issued Executive Order (“E.O.”) 14294, Fighting Overcriminalization in Federal Regulations. 90 FR 20363 (published May 14, 2025). Section 7 of E.O. 14294 provides that within 45 days of the order, and in consultation with the Attorney General, each agency should publish guidance in the **Federal Register** describing its plan to address criminally liable regulatory offenses.

Consistent with that requirement, the ASC advises the public that by May 9, 2026, the ASC, in consultation with the Attorney General, will provide to the Director of the Office of Management and Budget (“OMB”) a report containing: (1) a list of all criminal regulatory offenses ¹ enforceable by the ASC or the Department of Justice (“DOJ”); and (2) for each such criminal regulatory offense, the range of potential criminal penalties for a violation and the applicable mens rea standard ² for the criminal regulatory offense.

This notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when the ASC is deciding whether to refer alleged violations of criminal regulatory offenses to DOJ, officers and employees of the ASC should consider, among other factors:

- The harm or risk of harm, pecuniary or otherwise, caused by the alleged offense;

¹ “Criminal regulatory offense” means a Federal regulation that is enforceable by a criminal penalty. E.O. 14294, sec. 3(b).

² “Mens rea” means the state of mind that by law must be proven to convict a particular defendant of a particular crime. E.O. 14294, sec. 3(c).

- The potential gain to the putative defendant that could result from the offense;

- Whether the putative defendant held specialized knowledge, expertise, or was licensed in an industry related to the rule or regulation at issue; and

- Evidence, if any is available, of the putative defendant’s general awareness of the unlawfulness of his conduct as well as his knowledge or lack thereof of the regulation at issue.

This general policy is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

Mathew Ponzar,
Acting Executive Director.

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board’s Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying