

2. *Docket No(s)*: MC2026–90 and K2026–90; *Filing Title*: USPS Request to Add New Fulfillment Standardized Distinct Product, PM–GA Contract 914, and Notice of Filing Materials Under Seal; *Filing Acceptance Date*: November 10, 2025; *Filing Authority*: 39 U.S.C. 3642 and 3633, 39 CFR 3035.105, and 39 CFR 3041.325.

This Notice will be published in the **Federal Register**.

**Erica A. Barker**,  
*Secretary*.

[FR Doc. 2025–19899 Filed 11–14–25; 8:45 am]

**BILLING CODE 7710–FW–P**

## PRIVACY AND CIVIL LIBERTIES OVERSIGHT BOARD

[Notice–PCLOB–2025–01; Docket No. 2025–0002; Sequence No. 13]

### Privacy and Civil Liberties Oversight Board Public Forum

**AGENCY**: U.S. Privacy and Civil Liberties Oversight Board (PCLOB).

**ACTION**: Notice.

**SUMMARY**: The Privacy and Civil Liberties Oversight Board will hold a virtual public forum on Tuesday, December 2nd to discuss how financial tools historically used by the government to fight terrorism may now be impacting Americans’ privacy and civil liberties. The forum will be held from 11:00 a.m. to 12:30 p.m. Eastern Daylight Time (EDT). No registration is required to view this event, which will be livestreamed at [www.pclob.gov](http://www.pclob.gov). More information about this online forum will be posted at [www.pclob.gov](http://www.pclob.gov) as it becomes available. The Board seeks public comments both in advance of and following the forum to help inform the discussion and future Board deliberations.

**DATES**: This event will be held from 11:00 a.m. to 12:30 p.m., EDT, on December 2nd, 2025. Public comments may be submitted any time prior to the closing of the docket at 11:59 p.m. EDT on Friday, December 12th, 2025.

**ADDRESSES**: You may submit comments responsive to notice PCLOB–2025–01 via <http://www.regulations.gov>. Please search by Notice PCLOB–2025–01 and follow the on-line instructions for submitting comments. Responsive comments received generally will be posted without change to [regulations.gov](http://www.regulations.gov), including any personal and/or business confidential information provided. To confirm receipt of your comment(s), please check [regulations.gov](http://www.regulations.gov) approximately

two-to-three business days after submission to verify posting.

**FOR FURTHER INFORMATION CONTACT**: Alan Silverleib, Director of Legislative and Public Affairs, Privacy and Civil Liberties Oversight Board, at 202–997–7719 and via email at [pao@pclob.gov](mailto:pao@pclob.gov).

#### SUPPLEMENTARY INFORMATION:

#### Background

The federal government has significant authority to combat terrorism through financial services regulation. In some cases, the two-way flow of information between financial institutions and the government enables intelligence analyses that can be used to identify, disrupt, and prosecute terrorist networks. But some have argued that the growth of government power in this area has extended beyond terrorism and has permitted unreasonable risks to privacy and civil liberties.

By holding this forum, PCLOB will hear from experts about how the current regulatory system functions from both a national security and privacy and civil liberties perspective. Specifically, the forum will examine concerns raised by Members of Congress, businesses, and civil liberties advocates that due to anti-money laundering and other regulatory requirements, as well as vague regulatory supervision standards such as “reputational risk,” financial institutions may be encouraged to engage in the practice of debanking/de-risking, which may deny banking services to innocent individuals, groups, and organizations.

PCLOB invites input from all stakeholders including members of the public, representing a variety of backgrounds and perspectives. If a comment is submitted on behalf of an organization, the individual respondent’s role in the organization may also be provided on a voluntary basis. While PCLOB currently lacks a quorum, the agency is using this forum and the comments received to understand and scope potential future oversight.

**Alan Silverleib**,

*Legislative and Public Affairs Director,  
Privacy and Civil Liberties Oversight Board.*

[FR Doc. 2025–19897 Filed 11–14–25; 8:45 am]

**BILLING CODE 6820–B3–P**

## RAILROAD RETIREMENT BOARD

### 2026 Railroad Experience Rating Proclamations, Monthly Compensation Base and Other Determinations

**AGENCY**: Railroad Retirement Board.

**ACTION**: Notice.

**SUMMARY**: As required by the Railroad Unemployment Insurance Act (Act), the Railroad Retirement Board (RRB) hereby publishes its notice for calendar year 2026 of account balances, factors used in calculating experience-based employer contribution rates, computation of amounts related to the monthly compensation base, and the maximum daily benefit rate for days of unemployment or sickness.

**DATES**: The balance in notice (1) and the determinations made in notices (3) through (7) are based on data as of June 30, 2025. The balance in notice (2) is based on data as of September 30, 2025. The determinations made in notices (5) through (7) apply to the calculation, under section 8(a)(1)(C) of the Act, of employer contribution rates for 2026. The determinations made in notices (8) through (11) are effective January 1, 2026. The determination made in notice (12) is effective for registration periods beginning after June 30, 2026.

**ADDRESSES**: Secretary to the Board, Railroad Retirement Board, 844 N Rush Street, Chicago, Illinois 60611–1275.

**FOR FURTHER INFORMATION CONTACT**: Sheryl Enders, Bureau of the Actuary and Research, Railroad Retirement Board, 844 N Rush Street, Chicago, Illinois 60611–1275, telephone (312) 751–4729.

**SUPPLEMENTARY INFORMATION**: The RRB is required by section 8(c)(1) of the Railroad Unemployment Insurance Act (Act) (45 U.S.C. 358(c)(1)) as amended by Public Law 100–647, to proclaim by October 15 of each year certain system-wide factors used in calculating experience-based employer contribution rates for the following year. The RRB is further required by section 8(c)(2) of the Act (45 U.S.C. 358(c)(2)) to publish the amounts so determined and proclaimed. The RRB is required by section 12(r)(3) of the Act (45 U.S.C. 362(r)(3)) to publish by December 11, 2025, the computation of the calendar year 2026 monthly compensation base (section 1(i) of the Act) and amounts described in sections 1(k), 2(c), 3 and 4(a–2)(i)(A) of the Act which are related to changes in the monthly compensation base. Also, the RRB is required to publish, by June 11, 2026, the maximum daily benefit rate under section 2(a)(3) of the Act for days of unemployment and days of sickness in registration periods beginning after June 30, 2026.

Pursuant to section 8(c)(2) and section 12(r)(3) of the Railroad Unemployment Insurance Act (Act) (45 U.S.C. 358(c)(2) and 45 U.S.C. 362(r)(3), respectively), the Board gives notice of the following:

1. The accrual balance of the Railroad Unemployment Insurance (RUI)