

Executive Order.<sup>16</sup> Executive Order 13563 (“Improving Regulation and Regulatory Review”) supplements and reaffirms the principles, structures, and definitions governing contemporary regulatory review established in Executive Order 12866.<sup>17</sup> This proposed rule was drafted and reviewed in accordance with Executive Order 12866 and Executive Order 13563. OMB has determined that this proposed rule is not a “significant regulatory action” as defined in section 3(f)(1) of Executive Order 12866. Further, this proposed rule is consistent with Executive Order 13563. This proposed rule will streamline the NCUA’s regulations by removing nonbinding guidelines.

Executive Order 14192 (“Unleashing Prosperity Through Deregulation”) requires that any new incremental costs associated with new regulations shall, to the extent permitted by law, be offset by the elimination of existing costs associated with at least 10 prior regulations.<sup>18</sup> This proposed rule is expected to be a deregulatory action for purposes of Executive Order 14192.

#### C. Regulatory Flexibility Act

The Regulatory Flexibility Act<sup>19</sup> generally requires an agency to conduct a regulatory flexibility analysis of any rule subject to notice and comment rulemaking requirements, unless the agency certifies that the rule will not have a significant economic impact on a substantial number of small entities. If the agency makes such a certification, it must publish the certification at the time of publication of either the proposed rule or the final rule, along with a statement providing the factual basis for such certification.<sup>20</sup> For purposes of this analysis, the NCUA considers small credit unions to be those having under \$100 million in assets.<sup>21</sup> The Board fully considered the potential economic impacts of the regulatory amendments on small credit unions.

The proposed rule removes nonbinding guidelines but would retain them in another format without substantive change. Accordingly, the NCUA certifies the proposed rule would not have a significant economic impact on a substantial number of small credit unions.

#### D. Paperwork Reduction Act

The Paperwork Reduction Act of 1995 (PRA) generally provides that an agency

may not conduct or sponsor, and notwithstanding any other provision of law, a person is not required to respond to, a collection of information, unless it displays a currently valid OMB control number. The PRA applies to rulemakings in which an agency creates a new or amends existing information collection requirements. For purposes of the PRA, an information-collection requirement may take the form of a reporting, recordkeeping, or a third-party disclosure requirement. NCUA has determined that the changes in the proposed rule do not create a new information collection or revise an existing information collection as defined by the PRA.

#### E. Executive Order 13132 on Federalism

Executive Order 13132 encourages certain agencies to consider the impact of their actions on state and local interests. The NCUA, an agency as defined in 44 U.S.C. 3502(5), complies with the executive order to adhere to fundamental federalism principles. This proposed rule is intended to remove nonbinding guidelines from the NCUA’s regulations. While it does impact provisions that apply to FISCUs, it does not make a substantive change. The rulemaking would therefore not have direct effect on the states, the relationship between the national government and the states, or on the distribution of power and responsibilities among the various levels of government.

#### F. Assessment of Federal Regulations and Policies on Families

The NCUA has determined that this proposed rule would not affect family well-being within the meaning of section 654 of the Treasury and General Government Appropriations Act, 1999.<sup>22</sup> The proposed rule removes nonbinding guidelines from the NCUA’s regulations, and any effect on family well-being is expected to be indirect.

#### List of Subjects in 12 CFR Part 748

Administrative practice and procedure, Banks, Banking, Credit, Credit unions, Personally identifiable information, Privacy, Reporting and recordkeeping requirements.

By the National Credit Union Administration Board, this 8th day of December 2025.

**Melane Conyers-Ausbrooks,**  
*Secretary of the Board.*

For the reasons stated in the preamble, the Board proposes to revise part 748 as follows:

## PART 748—SECURITY PROGRAM, SUSPICIOUS TRANSACTIONS, CATASTROPHIC ACTS, CYBER INCIDENTS, AND BANK SECRETY ACT COMPLIANCE

- 1. The authority citation for part 748 continues to read as follows:

**Authority:** 12 U.S.C. 1766(a), 1786(b)(1), 1786(q), 1789(a)(11); 15 U.S.C. 6801–6809; 31 U.S.C. 5311 and 5318.

- 2. The table of contents is revised to read as follows:

Sec.  
748.0 Security Program.  
748.1 Filing of Reports.  
748.2 Procedures for monitoring Bank Secrecy Act (BSA) compliance.  
Appendix A to Part 748—Guidance on Response Programs for Unauthorized Access to Member Information and Member Notice.

- 3. Remove Appendix A to part 748—Guidelines for Safeguarding Member Information.

[FR Doc. 2025-22489 Filed 12-10-25; 8:45 am]

**BILLING CODE 7535-01-P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 71

[Docket No. FAA-2025-2616; Airspace Docket No. 25-ANM-135]

**RIN 2120-AA66**

#### Establishment of Class E Airspace; Providence Seaside Hospital Heliport, Seaside, OR

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Supplemental notice of proposed rulemaking (SNPRM).

**SUMMARY:** This action proposes to establish Class E airspace extending upward from 700 feet above the surface at Providence Seaside Hospital Heliport, Seaside, OR, that would contain the Area Navigation (RNAV) (Global Positioning System [GPS]) 17 approach procedure and the CEKOG ONE (RNAV) departure procedure, which would support the safety and management of instrument flight rules (IFR) operations at the heliport.

**DATES:** Comments must be received on or before January 26, 2026.

**ADDRESSES:** Send comments identified by FAA Docket No. FAA-2025-2616 and Airspace Docket No. 25-ANM-135 using any of the following methods:

\* *Federal eRulemaking Portal:* Go to [www.regulations.gov](http://www.regulations.gov) and follow the

<sup>16</sup> 58 FR 51735 (Oct. 4, 1993).

<sup>17</sup> 76 FR 3821 (Jan. 21, 2011).

<sup>18</sup> 90 FR 9065 (Feb. 6, 2025).

<sup>19</sup> 5 U.S.C. 601 *et seq.*

<sup>20</sup> 5 U.S.C. 605(b).

<sup>21</sup> 80 FR 57512 (Sept. 24, 2015).

<sup>22</sup> Public Law 105-277, 112 Stat. 2681 (1998).

online instructions for sending your comments electronically.

\* *Mail:* Send comments to Docket Operations, M-30; U.S. Department of Transportation, 1200 New Jersey Avenue SE, Room W12-140, West Building Ground Floor, Washington, DC 20590-0001.

\* *Hand Delivery or Courier:* Take comments to Docket Operations in Room W12-140 of the West Building Ground Floor at 1200 New Jersey Avenue SE, Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

\* *Fax:* Fax comments to Docket Operations at (202) 493-2251.

*Docket:* Background documents or comments received may be read at [www.regulations.gov](http://www.regulations.gov) at any time. Follow the online instructions for accessing the docket or go to the Docket Operations in Room W12-140 of the West Building Ground Floor at 1200 New Jersey Avenue SE, Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

FAA Order JO 7400.11K *Airspace Designations and Reporting Points*, and subsequent amendments can be viewed online at [www.faa.gov/air\\_traffic/publications/](http://www.faa.gov/air_traffic/publications/). You may also contact the Rules and Regulations Group, Office of Policy, Federal Aviation Administration, 600 Independence Avenue SW, Washington, DC 20591; telephone: (202) 267-8783.

**FOR FURTHER INFORMATION CONTACT:** Bryantjay T. Toves, Federal Aviation Administration, Western Service Center, Operations Support Group, 2200 S 216th Street, Des Moines, WA 98198; telephone (206) 231-3465.

#### SUPPLEMENTARY INFORMATION:

##### Authority for This Rulemaking

The FAA's authority to issue rules regarding aviation safety is found in Title 49 of the United States Code. Subtitle I, Section 106 describes the authority of the FAA Administrator. Subtitle VII, Aviation Programs, describes in more detail the scope of the agency's authority. This rulemaking is promulgated under the authority described in Subtitle VII, Part A, Subpart I, Section 40103. Under that section, the FAA is charged with prescribing regulations to assign the use of the airspace necessary to ensure the safety of aircraft and the efficient use of airspace. This regulation is within the scope of that authority as it would establish Class E airspace to support IFR operations at Providence Seaside Hospital Heliport, Seaside, OR.

#### Comments Invited

The FAA invites interested persons to participate in this rulemaking by submitting written comments, data, or views. Comments are specifically invited on the overall regulatory, aeronautical, economic, environmental, and energy-related aspects of the proposal. The most helpful comments reference a specific portion of the proposal, explain the reason for any recommended change, and include supporting data. To ensure the docket does not contain duplicate comments, commenters should submit only one time if comments are filed electronically, or commenters should send only one copy of written comments if comments are filed in writing.

The FAA will file in the docket all comments it receives, as well as a report summarizing each substantive public contact with FAA personnel concerning this proposed rulemaking. Before acting on this proposal, the FAA will consider all comments it receives on or before the closing date for comments. The FAA will consider comments filed after the comment period has closed if it is possible to do so without incurring expense or delay. The FAA may change this proposal in light of the comments it receives.

*Privacy:* In accordance with 5 U.S.C. 553(c), DOT solicits comments from the public to better inform its rulemaking process. DOT posts these comments, without edit, including any personal information the commenter provides, to [www.regulations.gov](http://www.regulations.gov), as described in the system of records notice (DOT/ALL-14 FDMS), which can be reviewed at [www.dot.gov/privacy](http://www.dot.gov/privacy).

#### Availability of Rulemaking Documents

An electronic copy of this document may be downloaded through the internet at [www.regulations.gov](http://www.regulations.gov). Recently published rulemaking documents can also be accessed through the FAA's web page at [www.faa.gov/air\\_traffic/publications/airspace\\_amendments/](http://www.faa.gov/air_traffic/publications/airspace_amendments/).

You may review the public docket containing the proposal, any comments received and any final disposition in person in the Dockets Operations office (see **ADDRESSES** section for address, phone number, and hours of operations). An informal docket may also be examined during normal business hours at the Northwest Mountain Regional Office of the Federal Aviation Administration, Air Traffic Organization, Western Service Center, Operations Support Group, 2200 S 216th Street, Des Moines, WA 98198.

#### Incorporation by Reference

Class E5 airspace designations are published in paragraph 6005, of FAA Order JO 7400.11, *Airspace Designations and Reporting Points*, which is incorporated by reference in 14 CFR 71.1 on an annual basis. This document proposes to amend the current version of that order, FAA Order JO 7400.11K, dated August 20, 2025 and effective September 15, 2025. These amendments would be published in the next update to FAA Order JO 7400.11. FAA Order JO 7400.11K, which lists Class A, B, C, D, and E airspace areas, air traffic service routes, and reporting points, is publicly available as listed in the **ADDRESSES** section of this document.

#### Background

The FAA published an NPRM in the **Federal Register** for FAA 2025-2616 (90 FR 43580; September 10, 2025) to establish Class E airspace at Providence Seaside Hospital, Seaside, Oregon. The extension proposed was to establish Class E airspace extending upward from 700 feet above the surface at Providence Seaside Hospital Heliport, Seaside, OR, that would contain the RNAV (GPS) 17 approach procedure and the CEKOG ONE (RNAV) departure procedure. Subsequent to the publication of the NPRM, the FAA updated the airspace configuration supporting the CEKOG ONE (RNAV) departure procedure to maintain IFR operations within controlled airspace until reaching 1,200 feet above the surface. The FAA discovered that the containment criteria for the CEKOG ONE (RNAV) departure procedure was incorrect and should be changed to contain departing IFR operations until reaching 1,200 feet above the surface. This SNPRM updates the FAA's proposal to correct that error.

#### The Proposal

The FAA is proposing an amendment to 14 CFR part 71 that would establish Class E airspace extending upward from 700 feet above the surface at Providence Seaside Hospital Heliport, Seaside, OR. The proposed establishment of Class E airspace is due to the development of IFR procedures, which require controlled airspace for containment.

The amendment to the Class E airspace would encompass an area approximately 3.7 by 10.3 miles to contain IFR operations while conducting the RNAV (GPS) 17 approach procedure or the CEKOG ONE (RNAV) departure procedure. The northern boundary would extend 8 miles to accommodate arriving IFR operations below 1,500 feet above the surface. Additionally, the southern

boundary would extend 2.3 miles to contain departing IFR operations until reaching 1,200 feet above the surface.

### Regulatory Notices and Analyses

The FAA has determined that this proposed regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore: (1) is not a “significant regulatory action” under Executive Order 12866; (2) is not a “significant rule” under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. Since this is a routine matter that will only affect air traffic procedures and air navigation, it is certified that this proposed rule, when promulgated, will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

### Environmental Review

This proposal will be subject to an environmental analysis in accordance with FAA Order 1050.1G, *FAA National Environmental Policy Act Implementing Procedures*, prior to any FAA final regulatory action.

### List of Subjects in 14 CFR Part 71

Airspace, Incorporation by reference, Navigation (air).

### The Proposed Amendment

In consideration of the foregoing, the Federal Aviation Administration proposes to amend 14 CFR part 71 as follows:

### PART 71—DESIGNATION OF CLASS A, B, C, D, AND E AIRSPACE AREAS; AIR TRAFFIC SERVICE ROUTES; AND REPORTING POINTS

- 1. The authority citation for 14 CFR part 71 continues to read as follows:

**Authority:** 49 U.S.C. 106(f), 106(g), 40103, 40113, 40120; E.O. 10854, 24 FR 9565, 3 CFR, 1959–1963 Comp., p. 389.

#### § 71.1 [Amended]

- 2. The incorporation by reference in 14 CFR 71.1 of FAA Order JO 7400.11K, Airspace Designations and Reporting Points, dated August 20, 2025, and effective September 15, 2025, is amended as follows:

*Paragraph 6005 Class E Airspace Areas Extending Upward From 700 Feet or More Above the Surface of the Earth.*

### ANM OR E5 Seaside, OR [New]

Providence Seaside Hospital Heliport OR (Lat. 45°59'21" N, long. 123°54'47" W)

That airspace extending upward from 700 feet above the surface within an area 2.3 miles west and 1.4 miles east of the hospital's 360° bearing extending to 8 miles north of the hospital and within an area 2.3 miles west and 1.4 miles east of the hospital's 180° bearing extending to 2.3 miles south.

\* \* \* \* \*

Issued in Des Moines, Washington, on December 8, 2025.

**B.G. Chew,**

*Group Manager, Operations Support Group, Western Service Center.*

[FR Doc. 2025-22499 Filed 12-10-25; 8:45 am]

**BILLING CODE 4910-13-P**

### ENVIRONMENTAL PROTECTION AGENCY

#### 40 CFR Part 52

[EPA-R05-OAR-2023-0515; EPA-R05-OAR-2023-0516; EPA-R05-OAR-2023-0517; FRL-12810-01-R5]

### Air Plan Approval; Michigan; Moderate Attainment Plan Elements for the Allegan County, Berrien County, and Muskegon County Areas for the 2015 Ozone Standard

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

**ACTION:** Proposed rule.

**SUMMARY:** The Environmental Protection Agency (EPA) is proposing to approve revisions to the Michigan State Implementation Plan (SIP) as meeting the reasonable further progress (RFP) requirements of the Clean Air Act (CAA) for the Allegan County (partial county), Berrien County, and Muskegon County (partial county) Moderate nonattainment areas for the 2015 ozone national ambient air quality standard (NAAQS). EPA is also proposing to approve updated 2017 base year emissions inventories and is initiating the adequacy process and proposing approval of the 2023 motor vehicle emissions budgets (budgets) associated with the Allegan County, Berrien County, and Muskegon County Moderate ozone nonattainment RFP demonstrations. EPA is proposing to approve these portions of the State's SIP submission pursuant to section 110 and part D of the CAA, and EPA's regulations.

**DATES:** Comments must be received on or before January 12, 2026.

**ADDRESSES:** Submit your comments, identified by Docket ID No. EPA-R05-OAR-2023-0515, EPA-R05-OAR-

2023-0516, or EPA-R05-OAR-2023-0517 at <https://www.regulations.gov>, or via email to [arra.sarah@epa.gov](mailto:arra.sarah@epa.gov). For comments submitted at *Regulations.gov*, follow the online instructions for submitting comments. Once submitted, comments cannot be edited or removed from the docket. EPA may publish any comment received to its public docket. Do not submit to EPA's docket at <https://www.regulations.gov> any information you consider to be Confidential Business Information (CBI), Proprietary Business Information (PBI), or other information whose disclosure is restricted by statute. Multimedia submissions (audio, video, etc.) must be accompanied by a written comment. The written comment is considered the official comment and should include discussion of all points you wish to make. EPA will generally not consider comments or comment contents located outside of the primary submission (*i.e.* on the web, cloud, or other file sharing system). For additional submission methods, please contact the person identified in the **FOR FURTHER INFORMATION CONTACT** section.

For the full EPA public comment policy, information about CBI, PBI, or multimedia submissions, and general guidance on making effective comments, please visit <https://www.epa.gov/dockets/commenting-epa-dockets>.

#### FOR FURTHER INFORMATION CONTACT:

Kathleen D'Agostino, Air and Radiation Division (AR-18J), Environmental Protection Agency, Region 5, 77 West Jackson Boulevard, Chicago, Illinois 60604, (312) 886-1767, [dagostino.kathleen@epa.gov](mailto:dagostino.kathleen@epa.gov). The EPA Region 5 office is open from 8:30 a.m. to 4:30 p.m., Monday through Friday, excluding Federal holidays.

#### SUPPLEMENTARY INFORMATION:

Throughout this document whenever “we,” “us,” or “our” is used, we mean EPA.

#### I. Background

On December 28, 2015, EPA promulgated a revised 8-hour ozone NAAQS of 0.070 parts per million (ppm).<sup>1</sup> Promulgation of a revised NAAQS triggers a requirement for EPA to designate all areas of the country as nonattainment, attainment, or unclassifiable for the NAAQS. For the ozone NAAQS, this also involves classifying any nonattainment areas at the time of designation.<sup>2</sup> Ozone nonattainment areas are classified based on the severity of their ozone levels as

<sup>1</sup> 80 FR 65292, October 26, 2015, codified at 40 CFR 50.19.

<sup>2</sup> CAA sections 107(d)(1) and 181(a)(1).