

# Rules and Regulations

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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

The Code of Federal Regulations is sold by the Superintendent of Documents.

## MERIT SYSTEMS PROTECTION BOARD

### 5 CFR Part 1201

#### Practices and Procedures

**AGENCY:** Merit Systems Protection Board.

**ACTION:** Final rule.

**SUMMARY:** The Merit Systems Protection Board (MSPB or Board) is amending its rules of organization and procedure in this part to reflect the closure of its New York Field Office, and a change of address for its Washington Regional Office.

**DATES:** This final rule is effective on December 18, 2025.

**FOR FURTHER INFORMATION CONTACT:** Gina K. Grippando, Clerk of the Board, Merit Systems Protection Board, 1615 M Street NW, Washington, DC 20419; phone: (202) 653-7200; fax: (202) 653-7130; or email: [mspb@mspb.gov](mailto:mspb@mspb.gov).

**SUPPLEMENTARY INFORMATION:** On October 1, 2024, MSPB closed its New York Field Office. Appendix II of this part is amended to reflect the closure of the New York Field Office, and that all geographic areas previously served by the New York Field Office will now be served by the Board's Northeastern Regional Office.

Effective November 13, 2025, MSPB's Washington Regional Office moved to a different location. Appendix II of this part is amended to reflect the Washington Regional Office's new address.

The Board is publishing this as a final rule pursuant to 5 U.S.C. 1204(h).

#### I. Procedural Requirements

##### A. Administrative Procedure Act

Pursuant to 5 U.S.C. 553(b)(B), MSPB finds that there is good cause to issue this final rule without prior notice and comment. The notice and comment requirements of section 553(b) do not apply to interpretive rules, general

statements of policy, or rules of agency organization, procedure, or practice. This final rule merely reflects the closure of one office within MSPB and the physical move of another and thus relates solely to agency organization. No substantive changes in existing law or policy are effected by this amendment. Under these circumstances, notice and comment rulemaking is unnecessary and not required by any public interest.

Similarly, pursuant to 5 U.S.C. 553(d)(3), MSPB finds that there is good cause to make this final rule effective immediately upon publication. Again, this rule merely reflects the closure of one office within MSPB and the physical move of another.

##### B. Regulatory Impact Analysis: Executive Order 12866

The MSPB has determined that this is not a significant regulatory action under E.O. 12866. Therefore, no regulatory impact analysis is required.

##### C. Regulatory Flexibility Act

The Regulatory Flexibility Act (RFA) requires an agency to prepare a regulatory flexibility analysis for rules unless the agency certifies that the rule will not have a significant economic impact on a substantial number of small entities. The RFA applies only to rules for which an agency is required to first publish a proposed rule. See 5 U.S.C. 603(a) and 604(a). As discussed above, notice and comment rulemaking is unnecessary for this change due to the lack of any substantive change to existing law or policy. Thus, the RFA does not apply to this final rule.

##### D. Paperwork Reduction Act

This document does not contain information collection requirements subject to the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. Chapter 35).

##### E. Congressional Review Act

Pursuant to the Congressional Review Act (5 U.S.C. 801, *et seq.*), the Office of Information and Regulatory Affairs designated this rule as not a "major rule" as defined by 5 U.S.C. 804(2).

#### List of Subjects in 5 CFR Part 1201

Administrative practice and procedure.

Accordingly, for the reasons set forth above, 5 CFR part 1201 is amended as follows:

## PART 1201—PRACTICES AND PROCEDURES

■ 1. The authority citation for part 1201 continues to read as follows:

**Authority:** 5 U.S.C. 1204, 1305, and 7701, and 38 U.S.C. 4331, unless otherwise noted.

■ 2. Revise Appendix II to part 1201 to read as follows:

### Appendix II to Part 1201—Appropriate Regional or Field Office for Filing Appeals

All submissions shall be addressed to the Regional Director, if submitted to a regional office, or the Chief Administrative Judge, if submitted to a field office, Merit Systems Protection Board, at the addresses listed below, according to geographic region of the employing agency or as required by § 1201.4(d) of this part. Address of Appropriate Regional or Field Office and Area Served:

1. Atlanta Regional Office, 401 West Peachtree Street NW, 10th floor, Atlanta, Georgia 30308-3519, Facsimile No.: (404) 730-2767, (Alabama; Florida; Georgia; Mississippi; South Carolina; and Tennessee).

2. Central Regional Office, 230 South Dearborn Street, 31st Floor, Chicago, Illinois 60604-1669, Facsimile No.: (312) 886-4231, (Illinois; Indiana; Iowa; Kansas City, Kansas; Kentucky; Michigan; Minnesota; Missouri; Ohio; and Wisconsin).

3. Northeastern Regional Office, 1601 Market Street, Suite 1700, Philadelphia, PA 19103, Facsimile No.: (215) 597-3456, (Connecticut; Delaware; Maine; Maryland—except the counties of Montgomery and Prince George's; Massachusetts; New Hampshire; New Jersey; New York; Pennsylvania; Puerto Rico; Rhode Island; Vermont; Virgin Islands; and West Virginia).

4. Washington Regional Office, 1615 M Street NW, Washington, DC 20419, Facsimile No.: (703) 313-2031, (Maryland—counties of Montgomery and Prince George's; North Carolina; Virginia; Washington, DC; and all overseas areas not otherwise covered).

5. Western Regional Office, 1301 Clay Street, Suite 1380N, Oakland, California 94612-5217, Facsimile No.: (510) 273-7136, (Alaska; California; Hawaii; Idaho; Nevada; Oregon; Washington; and Pacific overseas areas).

5a. Denver Field Office, 165 South Union Blvd., Suite 318, Lakewood, Colorado 80228-2211, Facsimile No.: (303) 969-5109, (Arizona; Colorado; Kansas—except Kansas City; Montana; Nebraska; New Mexico; North Dakota; South Dakota; Utah; and Wyoming).

6. Dallas Regional Office, 1100 Commerce Street, Room 620, Dallas, Texas 75242-9979,

Facsimile No.: (214) 767–0102, (Arkansas; Louisiana; Oklahoma; and Texas).

**Gina K. Grippando,**

*Clerk of the Board.*

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## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### 5 CFR Part 1655

RIN 322–AA01

### Curing Missed Loan Payments

**AGENCY:** Federal Retirement Thrift Investment Board.

**ACTION:** Final rule.

**SUMMARY:** The Federal Retirement Thrift Investment Board (FRTIB) amends its regulations regarding the methods available to participants to cure missed loan payments. This final rule will permit resumed payroll deductions for TSP loans to automatically apply to missed payments, giving participants more flexibility to cure missed payments.

**DATES:** The effective date is December 18, 2025.

**FOR FURTHER INFORMATION CONTACT:** *For press inquiries:* James Kaplan at (202) 809–2625. *For information about this final rule:* Elizabeth Harris at (202) 942–1600.

**SUPPLEMENTARY INFORMATION:** The FRTIB administers the TSP, which was established by the Federal Employees' Retirement System Act of 1986 (FERSA), Public Law 99–335, 100 Stat. 514. The TSP is a retirement savings plan for Federal civilian employees and members of the uniformed services. It is similar to cash or deferred arrangements established for private-sector employees under section 401(k) of the Internal Revenue Code (26 U.S.C. 401(k)). The provisions of FERSA that govern the TSP are codified, as amended, largely at 5 U.S.C. 8351 and 8401–80.

### I. Background

When a TSP participant who is employed by the federal government has an outstanding loan from their TSP account, their loan payments are automatically made via payroll deductions. Loan payments might be missed if payroll deductions are interrupted due to a temporary change in payroll status, a transfer to another federal agency with a different pay schedule, or other circumstances. When that happens, the participant must make up the missed payment within a certain period of time called a cure period.

In the past, if a participant's payroll deductions were interrupted, they were required to make up the missed payment via personal check, money order, or direct debit. When their payroll deductions restarted, those resumed payments only counted for that current month, not for the month that was missed. For example, if a participant missed a June payment, but payroll deductions resumed in July, the July deduction would only cover July's payment. The participant would still owe June's payment, and if they did not make a payment via personal check, money order, or direct debit by the end of the cure period, the IRS would treat the loan as in default.

This final rule amends Title 5, Part 1655 of the Code of Federal Regulations to make the loan payment process more flexible. Now, when payroll deductions resume after an interruption, the first deduction will apply to the missed payment. The next regularly scheduled deduction will then be considered as the next required payment. In the example above, the July deduction would apply to June payment, the August deduction would apply to the July payment, and so on. This effectively shifts the schedule forward by one month on a rolling basis and gives the participant extra time to make up any missed payments before a default occurs. This cycle continues, with each new payment covering the prior missed one, so the participant remains one payment behind. This cycle continues until (1) a one-time make up payment is made via personal check, money order, or direct debit, (2) a default is triggered because the loan has reached its maximum term, or (3) a default is triggered because additional payments are missed. This gives the participant flexibility on when to make up a missed payment, but it does not extend the term of loan.

### II. Response to Public Comments

On May 12, 2025, the FRTIB published a proposed rule to amend its regulations (90 FR 20132, May 12, 2025). We received five comments. One comment was outside the scope of this rule, three comments supported the proposed rule, and one comment identified minor grammatical changes intended to improve the clarity of the rule. We have adopted the recommended grammatical changes.

In addition to supporting the proposed rule, one commentor recommended clarifying that the TSP's cure period aligns with the maximum timeframe allowable under the Internal Revenue Code. In response, we have amended the definition of “cure period”

in section 1655.1. The term “cure period” is now defined by reference to the maximum timeframe allowable under Treasury Regulation § 1.72(p)–1.

For the reasons described above, the FRTIB is adopting the proposed rule as final, without substantive change. The final rule differs from the proposed rule only in minor edits intended to improve clarity.

### Regulatory Flexibility Act

This regulation will not have a significant economic impact on a substantial number of small entities. This regulation will affect Federal employees and members of the uniformed services who participate in the Thrift Savings Plan, which is a Federal defined contribution retirement savings plan created under the Federal Employees' Retirement System Act of 1986 (FERSA), Public Law 99–335, 100 Stat. 514, and which is administered by the FRTIB.

### Paperwork Reduction Act

This final regulation does not require additional reporting under the criteria of the Paperwork Reduction Act.

### Unfunded Mandates Reform Act of 1995

Pursuant to the Unfunded Mandates Reform Act of 1995, 2 U.S.C. 602, 632, 653, and 1501–1571, the effects of this regulation on State, local, and Tribal governments and the private sector have been assessed. This regulation will not compel the expenditure in any one year of \$100 million or more by State, local, and Tribal governments, in the aggregate, or by the private sector. Therefore, a statement under 2 U.S.C. 1532 is not required.

### Submission to Congress and the General Accountability Office

Pursuant to 5 U.S.C. 801(a)(1)(A), the FRTIB submitted a report containing this rule and other required information to the U.S. Senate, the U.S. House of Representatives, and the Government Accountability Office before publication of this rule in the **Federal Register**. This rule is not a major rule as defined at 5 U.S.C. 804(2).

### List of Subjects in 5 CFR Part 1655

Credit, Government employees, Pensions, Retirement.

**Ravindra Deo,**

*Executive Director, Federal Retirement Thrift Investment Board.*

For the reasons stated in the preamble, the FRTIB amends 5 CFR part 1655 as follows: