

c. As noted above, the Reserve Banks would retain their discretion to impose additional restrictions and risk controls on a Payment Account on a case-by-case basis.

#### IV. Request for Information

The Board requests public input on all aspects of the Payment Account prototype, and in particular the Board seeks responses to the following questions:

1. Would the design of the Payment Account prototype support payment activities of eligible institutions?
2. What payment activities or use cases would a Payment Account best facilitate (or be unable to facilitate)?
3. What barriers to innovation in payments would a Payment Account eliminate or alleviate?
4. Would the design of the Payment Account prototype potentially increase the range of risks to the payment system identified in the Guidelines? If so, in what ways?
5. What are the benefits and challenges of imposing an overnight balance limit on a Payment Account? Are there adjustments to the proposed formula for setting the balance limit that the Board should consider if it decides to establish a Payment Account?
6. What are the benefits and drawbacks of paying no interest on overnight balances in a Payment Account?
7. How might the Federal Reserve condition access to a Payment Account on the applicant having an acceptable AML, Bank Secrecy Act (BSA) and Countering the Financing of Terrorism (CFT) compliance programs and, more generally, how can the Federal Reserve best constrain AML/BSA/CFT risks associated with a Payment Account?
8. Are there additional features or limits that the Board should consider in the design of the Payment Account prototype?

By order of the Board of Governors of the Federal Reserve System.

**Benjamin W. McDonough,**  
Deputy Secretary of the Board.

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moderate amount of additional time for the Reserve Bank to review the request, and the Reserve Bank would be expected to consult with the Board on such an adjustment. The Board may set a limit on the additional review time. Thus, the 90-day review might be extended in some cases.

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

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 paragraph 7 of the Act.

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 information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 7, 2026.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *Delmar A. Benton, Sharon Benton, Sara Jane Frerichs, and BD and Merle Benton Trust, Delmar A. Benton as trustee, all of Madisonville, Tennessee; Darrell A. Benton, Meghan N. Benton, Elizabeth Sharon Benton, Sally Suzanne Benton, and Nancy F. Garza, all of Maryville, Tennessee*; to form the Benton Family Control Group, a group acting in concert, to retain voting shares of Peoples Bancshares, of TN, Inc., and thereby indirectly retain voting shares of

Peoples Bank of East Tennessee, both of Madisonville, Tennessee.

*B. Federal Reserve Bank of Kansas City* (Jeffrey Imgarten, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001. Comments can also be sent electronically to [KCApplicationComments@kc.frb.org](mailto:KCApplicationComments@kc.frb.org):

1. *Adam Duston Rainbolt Trust I; Jacob Patrick Rainbolt Trust I; and Samuel Johnson Rainbolt Trust I, all of Oklahoma City, Oklahoma; David E. Rainbolt as trustee and trust supervisor, and Dana Kim Rainbolt as trust supervisor, all of Oklahoma City, Oklahoma; Dana Kim Rainbolt Revocable Trust, Oklahoma City, Oklahoma, David E. Rainbolt and Dana Kim Rainbolt as co-trustees and trust supervisors, Samuel Johnson Rainbolt and Jacob Patrick Rainbolt as trust supervisors, all of Oklahoma City, Oklahoma*; to become members of the Rainbolt Family Control Group, a group acting in concert, to retain voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, and thereby indirectly retain voting shares of BancFirst, Oklahoma City, Oklahoma; Pegasus Bank, Dallas, Texas; Worthington Bank, Arlington, Texas; and American Bank of Oklahoma, Collinsville, Oklahoma.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

*Associate Secretary of the Board.*

[FR Doc. 2025-23715 Filed 12-22-25; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 241 0081]

### Adamas Amenity Services LLC, et al.; Analysis of Agreement Containing Consent Order To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement; request for comment.

**SUMMARY:** The consent agreement in this matter settles alleged violations of Federal law prohibiting unfair methods of competition. The attached Analysis of Agreement Containing Consent Order to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before January 22, 2026.

**ADDRESSES:** Interested parties may file comments online or on paper by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section