

Marine Fisheries Service (NMFS), Alaska Regional Office (AKR), is the sponsor of this information collection. This information collection contains applications, permits, and reports required under the Community Quota Entity (CQE) Program. The revision to this collection incorporates minor updates for clarity and regulatory accuracy. These changes to the forms include updating the Public Reporting Burden Statement to include the form's specific purpose and updating website links. Additionally, the "Application for Transfer of Quota Share to or from a Community Quota Entity" form was updated to include the correct the language from "The party to whom a CQE is seeking to transfer the IFQ must hold a Transfer Eligibility Certificate (TEC) unless they are a resident of the Aleutian Islands (Adak) for at least 12 months" to "The party to whom a CQE is seeking to transfer the IFQ must hold a Transfer Eligibility Certificate (TEC) unless they hold an Aleutian Islands (Adak) TEC." This change accurately reflects current regulations and requirements. No other changes were made to the collection other than adjustments to reflect the most current available data.

NMFS AKR manages the groundfish fisheries in the exclusive economic zone of the Bering Sea and Aleutian Islands management area under the Fishery Management Plan for Groundfish of the Bering Sea and Aleutian Islands Management Area. The Magnuson-Stevens Fishery Conservation and Management Act (16 U.S.C. 1801 *et seq.*) authorizes the North Pacific Fishery Management Council to prepare and amend fishery management plans for any fishery in waters under its jurisdiction. The International Pacific Halibut Commission (IPHC) and NMFS AKR manage fishing for Pacific halibut (*Hippoglossus stenolepis*) through regulations established under the authority of the Northern Pacific Halibut Act of 1982, 16 U.S.C. 773c (Halibut Act).

The CQE Program is a Federal program administered by NMFS. The CQE Program allocates to eligible communities in Alaska a portion of the harvest quotas for groundfish, halibut, crab, and prohibited species. The allocations provide these communities the means for starting or supporting commercial fisheries activities that will result in an ongoing, regionally based, fisheries-related economy. Participating communities are represented by a CQE, which is a NMFS-approved non-profit organization.

Under the Pacific Halibut and Sablefish Individual Fishing Quota

(IFQ) Program, a CQE may purchase commercial Halibut and sablefish quota share (QS) for lease to residents of the eligible community. Under the Charter Halibut Limited Access Program, a CQE may request community charter halibut permits for use in southeast Alaska and the central Gulf of Alaska by charter vessel operators designated by the CQE. Under the License Limitation Program (LLP), a CQE may request non-trawl groundfish LLP licenses endorsed for Pacific cod in the central or western Gulf of Alaska for use on vessels designated by the CQE. More information on the CQEs and the CQE Program is provided on the NMFS Alaska Region website at <https://www.fisheries.noaa.gov/alaska/sustainable-fisheries/community-quota-and-license-programs-community-quota-entities>.

This information collection is required in Federal regulations at 50 CFR 300 Subpart E and Part 679. The eligible communities and the community governing body that recommends the CQE are listed in Table 21 to 50 CFR part 679.

This collection contains applications used by a nonprofit corporation to become a CQE; by CQEs to receive non-trawl groundfish LLP licenses and Charter Halibut Permits (CHPs); by CQEs to transfer or receive IFQ QS; by CQEs to transfer IFQ to an eligible community resident or non-resident; and by CQEs to transfer between commercial halibut IFQ and halibut guided angler fish (GAF). In addition, this collection contains two reporting requirements: an annual report and an authorization letter. Annually each CQE must submit a report describing its business operations and fishing activities for each eligible community it represents. CQEs requesting LLP groundfish licenses must annually submit an authorization letter that assigns each community LLP license to a user and vessel.

The type of information collected includes information on the applicants, transferors, transferees, authorized representatives, and communities represented, as well as information on the procedures, criteria, administrative activities, business operations, community fishing activities, sweep-up information, certificate and licensing information, and fishing activities pertaining to the application.

NMFS requires this information for fisheries management and to evaluate the ability of a specific CQE to represent an eligible community. NMFS uses the information collected to establish eligibility of the CQEs; review each CQE's business operations and fishing

activity; monitor participation of the eligible communities in the CQE Program and associated limited access programs; and gather information on distribution and use among these communities of LLP groundfish licenses, CHPs, and halibut and sablefish QS and IFQ.

All of the forms, except for the Application for Community Charter Halibut Permit at § 300.67(k), can now be submitted electronically via email. These forms will be updated accordingly to clarify that electronic submission is allowed.

Affected Public: Not-for-profit institutions; Individuals or households.

Frequency: Annually and occasionally.

Respondent's Obligation: Required to Obtain or Retain Benefits.

Legal Authority: Magnuson-Stevens Fishery Conservation and Management Act (16 U.S.C. 1801 *et seq.*); The Northern Pacific Halibut Act of 1982 (16 U.S.C. 773c).

This information collection request may be viewed at www.reginfo.gov. Follow the instructions to view the Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be submitted within 30 days of the publication of this notice on the following website www.reginfo.gov/public/do/PRA>Main. Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function and entering either the title of the collection or the OMB Control Number 0648-0665.

Sheleen Dumas,

Department PRA Compliance Officer, Office of the Under Secretary for Economic Affairs, Commerce Department.

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XF389]

Atlantic Highly Migratory Species; Schedules for Atlantic Shark Identification Workshops and Protected Species Safe Handling, Release, and Identification Workshops

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice of public workshops.

SUMMARY: Free Atlantic Shark Identification Workshops and Safe Handling, Release, and Identification Workshops will be held in January, February, and March of 2026. Certain fishermen and shark dealers are required to attend a workshop to meet regulatory requirements and to maintain valid permits. Specifically, the Atlantic Shark Identification Workshop is mandatory for all federally permitted Atlantic shark dealers. The Safe Handling, Release, and Identification Workshop is mandatory for vessel owners and operators who use bottom longline, pelagic longline, or gillnet gear, and who have also been issued shark or swordfish limited access permits. Additional free workshops will be conducted in 2026 and will be announced in a future notice. In addition, NMFS has implemented online recertification workshops for persons who have already taken an in-person training.

DATES: The Atlantic Shark Identification Workshops will be held on January 15, 2026, February 19, 2026, and March 5, 2026. The Safe Handling, Release, and Identification Workshops will be held on January 8, 2026, February 11, 2026, and March 17, 2026.

ADDRESSES: The Atlantic Shark Identification Workshops will be held in Virginia Beach, VA, Melville, NY, and Wilmington, NC. The Safe Handling, Release, and Identification Workshops will be held in Portsmouth, NH, Marathon, FL, and Houston, TX.

FOR FURTHER INFORMATION CONTACT:

Anna Quintrell by email at anna.quintrell@noaa.gov or by phone at 301-427-8503.

SUPPLEMENTARY INFORMATION: Atlantic highly migratory species (HMS) fisheries (swordfish, sharks, tunas, and billfish) are managed under the 2006 Consolidated HMS Fishery Management Plan (FMP) and its amendments pursuant to the authority of the Magnuson-Stevens Fishery Conservation and Management Act (Magnuson-Stevens Act; 16 U.S.C. 1801 *et seq.*) and consistent with the Atlantic Tunas Convention Act (16 U.S.C. 971 *et seq.*). HMS implementing regulations are at 50 CFR part 635. Section 635.8 describes the requirements for the Atlantic Shark Identification Workshops and Safe Handling, Release, and Identification Workshops. The workshop schedules, registration information, and a list of frequently asked questions regarding the Atlantic Shark Identification and Safe Handling, Release, and Identification workshops

are available online at: <https://www.fisheries.noaa.gov/atlantic-highly-migratory-species/atlantic-shark-identification-workshops> and <https://www.fisheries.noaa.gov/atlantic-highly-migratory-species/safe-handling-release-and-identification-workshops>.

Atlantic Shark Identification Workshops

Since January 1, 2008, Atlantic shark dealers have been prohibited from receiving, purchasing, trading, or bartering for Atlantic sharks unless a valid Atlantic Shark Identification Workshop certificate is on the premises of each business listed under the shark dealer permit that first receives Atlantic sharks (71 FR 58057, October 2, 2006). Dealers who attend and successfully complete a workshop are issued a certificate for each place of business that is permitted to receive sharks. These certificate(s) are valid for 3 years. Thus, certificates that were initially issued in 2023 will expire in 2026.

Currently, permitted dealers may send a proxy to an Atlantic Shark Identification Workshop. However, if a dealer opts to send a proxy, the dealer must designate a proxy for each place of business covered by the dealer's permit that first receives Atlantic sharks. Only one certificate will be issued to each proxy. A proxy must be a person who is currently employed by a place of business covered by the dealer's permit; is a primary participant in the identification, weighing, and/or first receipt of fish as they are offloaded from a vessel; and who fills out dealer reports. Atlantic shark dealers are prohibited from renewing a Federal shark dealer permit unless a valid Atlantic Shark Identification Workshop certificate for each business location that first receives Atlantic sharks has been submitted with the permit renewal application. Additionally, a copy of a valid dealer or proxy Atlantic Shark Identification Workshop certificate must be in any trucks or other conveyances that are extensions of a dealer's place of business.

Workshop Dates, Times, and Locations

1. January 15, 2026, 12 p.m.–4 p.m., The Founders Inn, 5641 Indian River Road, Virginia Beach, VA 23464.
2. February 19, 2026, 12 p.m.–4 p.m., Hilton Long Island, 598 Broad Hollow Road, Melville, NY 11747.
3. March 5, 2026, 12 p.m.–4 p.m., Hilton Garden Inn Wilmington Mayfaire Town Center, 6745 Rock Spring Road, Wilmington, NC 28405.

Registration

To register for a scheduled Atlantic Shark Identification Workshop, please contact Angler Conservation Education at 386-682-0158. Pre-registration is highly recommended, but not required.

Registration Materials

To ensure that workshop certificates are linked to the correct permits, participants will need to bring the following specific items to the workshop:

1. Atlantic shark dealer permit holders must bring proof that the attendee is an owner or agent of the business (such as articles of incorporation), a copy of the applicable permit, and proof of identification.

2. Atlantic shark dealer proxies must bring documentation from the permitted dealer acknowledging that the proxy is attending the workshop on behalf of the permitted Atlantic shark dealer for a specific business location, a copy of the appropriate valid permit, and proof of identification.

Workshop Objectives

The Atlantic Shark Identification Workshops are designed to reduce the number of unknown and improperly identified sharks reported in the dealer reporting form and increase the accuracy of species-specific dealer-reported information. Reducing the number of unknown and improperly identified sharks will improve quota monitoring and the data used in stock assessments. These workshops will train shark dealer permit holders or their proxies to properly identify Atlantic shark carcasses.

Safe Handling, Release, and Identification Workshops

Since January 1, 2007, shark limited access and swordfish limited access permit holders who fish with longline or gillnet gear have been required to submit a copy of their Safe Handling, Release, and Identification Workshop certificate in order to renew either permit (71 FR 58057, October 2, 2006). These certificate(s) are valid for 3 years. Certificates issued in 2023 will expire in 2026. As such, vessel owners who have not already attended a workshop and received a NMFS certificate, or vessel owners whose certificate(s) will expire prior to the next permit renewal, must attend a workshop to fish with, or renew, their swordfish and shark limited access permits. Additionally, new shark and swordfish limited access permit applicants who intend to fish with longline or gillnet gear must attend a Safe Handling, Release, and Identification Workshop and submit a

copy of their workshop certificate before either of the permits will be issued.

In addition to vessel owners, at least one operator on board vessels issued a limited access swordfish or shark permit that uses longline or gillnet gear is required to attend a Safe Handling, Release, and Identification Workshop and receive a certificate. Vessels that have been issued a limited access swordfish or shark permit and that use longline or gillnet gear may not fish unless both the vessel owner and operator have valid workshop certificates on board at all times. Vessel operators who have not already attended a workshop and received a NMFS certificate, or vessel operators whose certificate(s) will expire prior to their next fishing trip, must attend a workshop to operate a vessel with swordfish and shark limited access permits on which longline or gillnet gear is used.

Workshop Dates, Times, and Locations

1. January 8, 2026, 9 a.m.–1 p.m., Residence Inn by Marriott Downtown Portsmouth, 100 Deer Street, Portsmouth, NH 03801.
2. February 11, 2026, 9 a.m.–1 p.m., Faro Blanco, 1996 Overseas Highway, Marathon, FL 33050.
3. March 17, 2026, 9 a.m.–1 p.m., Holiday Inn Express Houston Medical Center, 9300 S Main Street, Houston, TX 77025.

Registration

To register for a scheduled Safe Handling, Release, and Identification Workshop, please contact Angler Conservation Education at 386–682–0158. Pre-registration is highly recommended, but not required.

Registration Materials

To ensure that workshop certificates are linked to the correct permits, participants will need to bring the following specific items with them to the workshop:

1. Individual vessel owners must bring a copy of the appropriate swordfish and/or shark permit(s), a copy of the vessel registration or documentation, and proof of identification.
2. Representatives of a business-owned or co-owned vessel must bring proof that the individual is an agent of the business (such as articles of incorporation), a copy of the applicable swordfish and/or shark permit(s), and proof of identification.
3. Vessel operators must bring proof of identification.

Workshop Objectives

The Safe Handling, Release, and Identification Workshops are designed to teach the owner and operator of a vessel that fishes with longline or gillnet gear the required techniques for the safe handling and release of entangled and/or hooked protected species, such as sea turtles, marine mammals, smalltooth sawfish, Atlantic sturgeon, and prohibited sharks. In an effort to improve reporting, the proper identification of protected species and prohibited sharks will also be taught at these workshops. Additionally, individuals attending these workshops will gain a better understanding of the requirements for participating in these fisheries. The overall goal of these workshops is to provide participants with the skills needed to reduce the mortality of protected species and prohibited sharks, which may prevent additional regulations on these fisheries in the future.

Online Recertification Workshops

NMFS implemented an online option for shark dealers and owners and operators of vessels that fish with longline and gillnet gear to renew their certificates in December 2021. To be eligible for online recertification workshops, dealers and vessel owners and operators need to have previously attended an in-person workshop. Information about the courses is available online at <https://www.fisheries.noaa.gov/atlantic-highly-migratory-species/atlantic-shark-identification-workshops> and <https://www.fisheries.noaa.gov/atlantic-highly-migratory-species/safe-handling-release-and-identification-workshops>. To access the course please visit: <https://hmsworkshop.fisheries.noaa.gov/start>.

Authority: 16 U.S.C. 1801 *et seq.*

Dated: December 19, 2025.

Kelly Denit,

Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

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CONSUMER FINANCIAL PROTECTION BUREAU

Truth in Lending (Regulation Z); Non-application to Earned Wage Access Products

AGENCY: Consumer Financial Protection Bureau.

ACTION: Advisory opinion.

SUMMARY: The Consumer Financial Protection Bureau (CFPB) is issuing this

advisory opinion to resolve regulatory uncertainty regarding: (1) the applicability of the definition of credit under Regulation Z, which implements the Truth in Lending Act (TILA), to earned wage access (EWA) products that conform to the description of “Covered EWA” provided in part I.C.2 of this advisory opinion; and (2) the applicability of the definition of finance charge under Regulation Z to certain EWA-related charges (expedited delivery fees, tips) to the extent any EWA products meet the Regulation Z definition of credit. The CFPB is also withdrawing a proposed interpretive rule.

DATES: This advisory opinion is effective on December 23, 2025.

FOR FURTHER INFORMATION CONTACT: Dave Gettler, Paralegal Specialist, Office of Regulations, at 202–435–7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: The CFPB is issuing this advisory opinion pursuant to its Advisory Opinions Policy.¹

I. Advisory Opinion

A. Market Background

According to the Bureau of Labor Statistics, nearly three-quarters of U.S. private businesses use biweekly, semimonthly, or monthly pay periods.² Several obstacles continue to prevent businesses from readily implementing shorter pay cycles.³ Starting a little over a decade ago, earned wage access (EWA) has emerged as an innovative way for workers to meet short-term liquidity needs that arise between paychecks without turning to potentially more costly alternatives. EWA seeks to address the lag between consumers' hours worked and receipt of their

¹ 85 FR 77987 (Dec. 3, 2020).

² See Bureau of Labor Statistics, *Length of Pay Periods in the Current Employment Statistics Survey* (last modified Aug. 4, 2023), <https://www.bls.gov/ces/publications/length-pay-period.htm>.

³ This includes, for example, additional costs in both time and money to run payroll more frequently, cash flow limitations, and inertia. See, e.g., Marshall Lux & Cherie Chung, *Earned Wage Access: An Innovation in Financial Inclusion?*, MRCBG Associate Working Paper Series 2023.214, Harvard University (June 2023), <https://dash.harvard.edu/server/api/core/bitstreams/5cb75832-883a-4d51-9b0e-d959da124354/content>; Mike Kappel, *How Often Should You Run Payroll? (Weekly, Biweekly, Etc.)*, Forbes (Apr. 1, 2025), <https://www.forbes.com/sites/mikekappel/2025/04/01/how-often-should-you-run-payroll-weekly-biweekly-etc/>. The CFPB has noted that periodic wage payment may be driven “by efficiency concerns with payroll processing and employers’ cash management.” 82 FR 54472, 54547 (Nov. 17, 2017).