

in 2024 for which the application was received before April 1, 2024.

4. For calendar year 2024, the asset threshold was \$11,835,000,000. A creditor that is an insured depository institution or insured credit union that during calendar year 2023 had assets of \$11,835,000,000 or less on December 31, 2023, satisfied this criterion for purposes of any loan consummated in 2024 and for purposes of any loan secured by a first lien on a principal dwelling of a consumer consummated in 2025 for which the application was received before April 1, 2025.

5. For calendar year 2025, the asset threshold was \$12,179,000,000. A creditor that is an insured depository institution or insured credit union that during calendar year 2024 had assets of \$12,179,000,000 or less on December 31, 2024, satisfied this criterion for purposes of any loan consummated in 2025 and for purposes of any loan secured by a first lien on a principal dwelling of a consumer consummated in 2026 for which the application was received before April 1, 2026.

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**Russell Vought,**  
Acting Director, Consumer Financial Protection Bureau.

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**DEPARTMENT OF HOMELAND SECURITY**

**Coast Guard**

**33 CFR Parts 117, 147, and 165**

[Docket No. USCG-2025-0345]

**2024 Quarterly Listings: First Quarter; Safety Zones, Security Zones, and Special Local Regulations**

**AGENCY:** Coast Guard, DHS.

**ACTION:** Notification of expired temporary rules issued.

**SUMMARY:** This document provides notification of substantive rules issued

by the Coast Guard that were made temporarily effective but expired before they could be published in the **Federal Register**. This document lists temporary safety zones, security zones, and special local regulations, all of limited duration and for which timely publication in the **Federal Register** was not possible. This document also announces notifications of enforcement for existing reoccurring regulations that we issued but were unable to be published before the enforcement period ended.

**DATES:** This document lists temporary Coast Guard rules and notifications of enforcement that became effective, primarily between January 2024 and March 2024, and expired before they could be published in the **Federal Register**.

**ADDRESSES:** Temporary rules listed in this document may be viewed online, under their respective docket numbers at <http://www.regulations.gov>.

**FOR FURTHER INFORMATION CONTACT:** For questions on this document contact Ambar Ali, Office of Regulations and Administrative Law, email [HQS-SMB-CG-LRA-Admin@uscg.mil](mailto:HQS-SMB-CG-LRA-Admin@uscg.mil), telephone (202) 372-3862.

**SUPPLEMENTARY INFORMATION:** Coast Guard District Commanders and Captains of the Port (COTP) must be immediately responsive to the safety and security needs within their jurisdiction; therefore, District Commanders and COTPs have been delegated the authority to issue certain local regulations. *Safety zones* may be established for safety or environmental purposes. A safety zone may be stationary and described by fixed limits or it may be described as a zone around a vessel in motion. *Security zones* limit access to prevent injury or damage to vessels, ports, or waterfront facilities. *Special local regulations* are issued to enhance the safety of participants and spectators at regattas and other marine events.

Timely publication of these rules in the **Federal Register** may be precluded when a rule responds to an emergency, or when an event occurs without

sufficient advance notice. The affected public is, however, often informed of these rules through Broadcast Notice to Mariners, Local Notices to Mariners, press releases, and other means. Moreover, actual notification is often provided by Coast Guard patrol vessels enforcing the restrictions imposed by the rule. Timely publication of notifications of enforcement of reoccurring regulations may be precluded when the event occurs with short notice or other agency procedural restraints.

Because **Federal Register** publication was not possible before the end of the effective period, mariners would have been notified of the contents of these safety zones, security zones, special local regulations, regulated navigation areas, or drawbridge operation regulations by Coast Guard officials prior to any enforcement action. However, the Coast Guard, by law, must publish in the **Federal Register** notice of substantive rules adopted. To meet this obligation without imposing undue expense on the public, the Coast Guard periodically publishes a list of these temporary safety zones, security zones, special local regulations, regulated navigation areas and drawbridge operation regulations. Permanent rules are not included in this list because they are published in their entirety in the **Federal Register**. Temporary rules are also published in their entirety if sufficient time is available to do so before they are placed in effect or terminated. In some of our reoccurring regulations, we say we will publish a notice of enforcement as one of the means of notifying the public. We use this notification to announce those notifications of enforcement that we issued and will post them to their dockets.

The following unpublished rules were placed in effect temporarily during the period between January 2024 and March 2024. To view copies of these rules, visit [www.regulations.gov](http://www.regulations.gov) and search by the docket number indicated in the following table.

Docket No.	Type	Location	Effective date
USCG-2023-0018	Safety Zones (Parts 147 and 165)	Miami, FL	1/1/2024
USCG-2023-0913	Safety Zones (Parts 147 and 165)	San Diego, CA	1/1/2024
USCG-2024-0080	Safety Zones (Parts 147 and 165)	St. Clair River, MI	1/20/2024
USCG-2024-0074	Safety Zones (Parts 147 and 165)	Ingleside, TX	1/22/2024
USCG-2024-0125	Security Zones (Part 165)	Jupiter, FL	1/30/2024
USCG-2024-0133	Safety Zones (Parts 147 and 165)	Ingleside, TX	2/11/2024
USCG-2024-0001	Security Zones (Part 165)	Beaver, PA	2/16/2024
USCG-2024-0129	Safety Zones (Parts 147 and 165)	Arkansas River, Ozark, AR	2/20/2024
USCG-2024-0164	Safety Zones (Parts 147 and 165)	San Diego, CA	2/20/2024
USCG-2024-0165	Safety Zones (Parts 147 and 165)	San Diego, CA	2/20/2024
USCG-2024-0051	Security Zones (Part 165)	San Francisco, CA	2/21/2024
USCG-2024-0060	Safety Zones (Parts 147 and 165)	Miami, FL	2/24/2024

Docket No.	Type	Location	Effective date
USCG-2024-0179 .....	Safety Zones (Parts 147 and 165) .....	Savannah, GA .....	3/1/2024
USCG-2024-0107 .....	Safety Zones (Parts 147 and 165) .....	Houston, TX .....	3/2/2024
USCG-2024-0210 .....	Security Zones (Part 165) .....	Milwaukee, WI .....	3/13/2024
USCG-2024-0211 .....	Safety Zones (Parts 147 and 165) .....	Huntington Beach, CA .....	3/15/2024

**Michael Cunningham,**

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Administrative Law, United States Coast  
Guard.*

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