

decline to act on an incomplete application.

NMFS will issue LE DSBG permits to approved applicants under Tier 9 on a first come, first served basis, according to the date and time that their application was submitted through the National Permits System. NMFS will issue up to 25 permits each year. If NMFS approves more than 25 applications in a single year, the approved applicants above 25 will receive priority for permit issuance the following year according to the date and time that their complete applications were received.

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

Dated: January 8, 2026.

**Kelly Denit,**

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

[FR Doc. 2026-00356 Filed 1-9-26; 8:45 am]

**BILLING CODE 3510-22-P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

[RTID 0648-XF469]

#### North Pacific Fishery Management Council; Public Meeting

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

**ACTION:** Notice of hybrid conference; meetings of the North Pacific Fishery Management Council and its advisory committees.

**SUMMARY:** The North Pacific Fishery Management Council (Council) and its advisory committees will meet February 2, 2026, through February 11, 2026.

**DATES:** The Council's Scientific and Statistical Committee (SSC) will begin at 8 a.m. on Monday, February 2, 2026, and continue through Wednesday, February 4, 2026. The Council's Advisory Panel (AP) will begin at 8 a.m. on Monday, February 2, 2026, and continue through Saturday, February 7, 2026. The Council will begin at 8 a.m. on Thursday, February 5, 2026, and continue through Wednesday, February 11, 2026. All listed times are Alaska Time.

**ADDRESSES:** The meetings will be a hybrid conference. The in-person component of the meeting will be held at the Egan Center, 555 W 5th Ave., Anchorage, AK 99501, or join the meeting online through the links at <https://www.npfmc.org/current-or-next-council-meeting>.

**Council address:** North Pacific Fishery Management Council, 1007 W 3rd Ave, Suite 400, Anchorage, AK 99501-2252; telephone: (907) 271-2809. Instructions for attending the meeting via web conference are given under **FOR FURTHER INFORMATION CONTACT**, below.

**FOR FURTHER INFORMATION CONTACT:**

Diana Evans, Council staff; email: [devans@npfmc.org](mailto:devans@npfmc.org); telephone: (907) 271-2809. For technical support please contact our Council administrative staff, email: [support@npfmc.org](mailto:support@npfmc.org).

**SUPPLEMENTARY INFORMATION:**

#### Agenda

*Monday, February 2, 2026, Through  
Wednesday, February 4, 2026*

The SSC agenda will include the following issues:

- (1) Administrative Issues
- (2) Review Gulf of Alaska (GOA) Pacific Cod Assessment, Recommend Over Fishing Limit (OFL)/Acceptable Biological Catch (ABC)/Total Allowable Catch (TAC)
- (3) Alaska Fisheries Science Center (AFSC) Report on National Prioritization (Council reviewed in December 2025)
- (4) Planning for 2026 Groundfish Stock Assessment Cycle
- (5) Review Cook Inlet Salmon Stock Assessment and Fishery Evaluation (SAFE) Report, Recommend Over Fishing Limit (OFL)/Acceptable Biological Catch (ABC)/Total Allowable Catch (TAC)
- (6) Essential Fish Habitat (EFH) 5-Year Review Workplan (Council reviewed in December 2025)
- (7) Progress on Developing Alternative Harvest Control Rules (HCRs)—Review Workshop, Plan Team Reports

The agenda is subject to change, and the latest version will be posted at <https://meetings.npfmc.org/Meeting/Details/3117> prior to the meeting, along with meeting materials.

In addition to providing ongoing scientific advice for fishery management decisions, the SSC functions as the Council's primary peer review panel for scientific information, as described by the Magnuson-Stevens Act section 302(g)(1)(e), and the National Standard 2 guidelines (July 19, 2013, 78 FR 43066). The peer-review process is also deemed to satisfy the requirements of the Information Quality Act, including the OMB Peer Review Bulletin guidelines.

*Monday, February 2, 2026, Through  
Saturday, February 7, 2026*

The Advisory Panel agenda will include the following issues:

- (1) Administrative Issues
- (2) Chum Salmon Bycatch—Final action
- (3) Staff Tasking

*Thursday, February 5, 2026, Through  
Wednesday, February 11, 2026*

The Council agenda will include the following issues. The Council may take appropriate action on any of the issues identified.

- (1) Administrative Issues
- (2) Reports: Executive Director, NMFS Management Report, NOAA General Counsel (GC), Alaska Fisheries Science Center (AFSC), Alaska Department of Fish and Game (ADF&G), United States Coast Guard (USCG), United States Fish and Wildlife Service (USFWS), International Pacific Halibut Commission (IPHC), North Pacific Research Board (NPRB), Scientific and Statistical Committee (SSC) Report, Advisory Panel (AP) Report
- (3) GOA Pacific cod—Review Assessment, Recommend OFL/ABC/TAC
- (4) Chum Salmon Bycatch—Final action
- (5) Cook Inlet Salmon—Review Assessments and Analysis, Recommend OFL/ABC/TAC
- (6) Staff Tasking

The agenda is subject to change, and the latest version will be posted at <https://meetings.npfmc.org/Meeting/Details/3116> prior to the meeting, along with meeting materials.

#### Connection Information

You can attend the meeting online using a computer, tablet, or smart phone; or by phone only. Connection information will be posted online at: <https://www.npfmc.org/upcoming-council-meetings>. For technical support please contact our administrative staff, email: [support@npfmc.org](mailto:support@npfmc.org).

#### Public Comment

Public comment letters will be accepted and should be submitted electronically through the links at <https://www.npfmc.org/current-or-next-council-meeting/>. The Council strongly encourages written public comment for this meeting, to avoid any potential for technical difficulties to compromise oral testimony. The written comment period is open from December 12, 2025, and closes at 12 p.m. Alaska Time on Friday, January 30, 2026.

Although other non-emergency issues not on the agenda may come before this group for discussion, those issues may not be the subject of formal action during this meeting. Actions will be restricted to those issues specifically listed in this notice and any issues arising after publication of this notice

that require emergency action under Section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been notified of the Council's intent to take final action to address the emergency.

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

Dated: January 8, 2026.

**Rey Israel Marquez,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

[FR Doc. 2026-00393 Filed 1-9-26; 8:45 am]

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## CONSUMER FINANCIAL PROTECTION BUREAU

### Withdrawal of Joint Statement on the Equal Credit Opportunity Act and Noncitizen Borrowers

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice of withdrawal.

**SUMMARY:** The Consumer Financial Protection Bureau (Bureau) and Department of Justice (DOJ) are withdrawing a joint statement issued in October 2023 regarding the implications of a creditor's consideration of an individual's immigration status under the Equal Credit Opportunity Act (ECOA).

**DATES:** The statement published on October 18, 2023, at 88 FR 71845, is withdrawn as of January 12, 2026.

**FOR FURTHER INFORMATION CONTACT:** Dave Gettler, Paralegal Specialist, Office of Regulations, at 202-435-7700 or <https://reginquiries.consumerfinance.gov/>. If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The Consumer Financial Protection Bureau (Bureau) and Department of Justice (DOJ), (collectively, the agencies) are charged with enforcing the antidiscrimination provisions of the Equal Credit Opportunity Act (ECOA).<sup>1</sup> ECOA prohibits discrimination by a

creditor in any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex, marital status, age, an applicant's receipt of public assistance, or the good faith exercise of an applicant's rights under the Consumer Credit Protection Act. 15 U.S.C. 1691. On October 12, 2023, the agencies published a joint statement (the joint statement) cautioning that creditor policies related to an applicant's immigration or citizenship status could, in certain circumstances, run afoul of ECOA's and Regulation B's prohibition of discrimination on the basis of protected classes, including race and national origin.<sup>2</sup> The agencies now hereby withdraw the joint statement for the following reasons.<sup>3</sup>

The joint statement did not purport to interpret ECOA or Regulation B, which generally permit creditors to consider immigration or citizenship status. The joint statement further acknowledged that Regulation B expressly permits consideration of immigration or citizenship status for certain purposes. However, by focusing primarily on risks that could arise if such consideration were used to discriminate on a protected basis, the joint statement may have created the impression that either ECOA or the statement itself imposes limitations on the consideration of immigration or citizenship status when evaluating an application for credit. No such limitation exists, and this withdrawal is intended to correct any such misimpression.

Separately, as announced in the Bureau's guidance withdrawal notification published in the **Federal Register** on May 12, 2025, which withdrew various guidance documents issued by the Bureau since 2011, the Bureau has revised its policies regarding the issuance of guidance documents.<sup>4</sup> Under the revised policy, the Bureau avoids issuing guidance that is not necessary or would increase compliance burdens. The Bureau concludes that

<sup>2</sup> A notice of the statement was also published in the **Federal Register**. 88 FR 71845 (Oct. 18, 2023).

<sup>3</sup> This notice is issued under the Bureau's authority to provide guidance regarding ECOA and Regulation B, including under section 1022(b)(1) of the Dodd-Frank Wall Street Reform and Consumer Protection Act. This notice does not have the force or effect of law, and it has no legally binding effect, including on persons or entities outside the Federal government.

<sup>4</sup> 90 FR 20084 (May 12, 2025).

additional guidance on this topic beyond what Regulation B provides is unnecessary and, to the extent that the joint statement was understood to require new or increased compliance efforts, it is appropriate for rescission under the Bureau's revised policy.

### I. ECOA and Regulation B

Nothing in ECOA or Regulation B prohibits the consideration of an applicant's immigration or citizen status. To the contrary, Regulation B permits the consideration of "any information obtained, so long as the information is not used to discriminate against an applicant on a prohibited basis." 12 CFR 1002.6(a). More specifically, it states that "[a] creditor may take the applicant's immigration status into account," 12 CFR part 1002, supp. I. ¶ 2(z)-2, and "may consider the applicant's immigration status or status as a permanent resident of the United States, and any additional information that may be necessary to ascertain the creditor's rights and remedies regarding repayment." 12 CFR 1002.6(b)(7). The joint statement's exclusive emphasis on the risks of such consideration, however, may have created the misimpression that ECOA or Regulation B prohibit or otherwise limit the consideration of immigration or citizenship status by a creditor evaluating an application for credit.

Not only would such a limitation be inconsistent with Regulation B, but the illustrative scenarios described in the joint statement may also create confusion as to how creditors may consider immigration status while managing credit and compliance risks. For example, the joint statement posited a practice in which considering how long a credit applicant had a Social Security Number could be used as a proxy for the applicant's national origin or race, which would then be prohibited discrimination. This example may have been perceived as discouraging the collection and assessment of such identifying information when in fact it can be important to a creditor's compliance with anti-money laundering or Know Your Customer requirements.<sup>5</sup>

<sup>5</sup> See, e.g., 31 U.S.C. 5318(l) (directing the Secretary of the Treasury to promulgate regulations defining bank customer identification requirements); 31 CFR 1020.220(a) (providing customer identification requirements).

<sup>1</sup> The Bureau enforces ECOA with respect to any person subject to ECOA's coverage, with limited exclusions under the Consumer Financial Protection Act. 15 U.S.C. 1691c(a)(9). DOJ enforces ECOA where there is evidence of a "pattern or practice" of discrimination. 15 U.S.C. 1691e(h).