

agencies are collectively responsible for completing the NEPA process.

### 8.2 Lead Agency

(a) A lead agency is defined as the agency preparing or having primary responsibility over preparing an EA or EIS. A joint lead agency is when two agencies share lead agency responsibility.

(b) The following factors shall help determine when NBRC acts as the lead agency:

(1) Timing and sequence of NBRC funding relative to other federal funders.

(2) Which agency or agencies have project approval or disapproval authority.

(3) Duration of NBRC's involvement in the project relative to the overall project timeline or plan.

(4) Whether NBRC has special expertise relative to the project or its potential environmental effects.

(5) The magnitude of NBRC's involvement in the project.

(c) As lead agency, NBRC shall:

(1) Develop a schedule and set milestones for all environmental reviews, permits, and authorizations required for the implementation of the action, in consultation with the applicant and any joint lead, cooperating, and participating agencies, as soon as possible.

(2) Determine the purpose and need, scope of the proposed action and alternatives in consultation with the applicant and any joint lead, cooperating, and participating agencies, as soon as possible.

(3) Submit required reports to CEQ on any missed deadlines to enable submission of this information to Congress in accordance with 42 U.S.C. 4336a(h).

(d) For actions in which NBRC acts as a lead agency, NBRC will work with the cooperating agency or agencies to evaluate a proposed action in a single EA or EIS and issue a joint FONSI or ROD.

(e) For proposed actions where NBRC shares lead agency responsibility with another agency, it will share all lead agency requirements outlined in 42 U.S.C. 4336(a)(1)–(2).

### 8.3 Cooperating Agency

(a) A cooperating agency is defined as any federal agency (or state, tribal, or local agency by agreement with the lead agency) other than the lead agency that has jurisdiction by law or special expertise with respect to any environmental issue.

(b) NBRC may allow other agencies to participate as a cooperating agency for a NBRC EA or EIS in the following situations:

(1) When another federal agency has jurisdiction by law over a portion of the proposed action.

(2) When another federal agency has special expertise with respect to an environmental issue because of its statutory responsibilities, agency mission, or related program experience.

(c) When multiple federal agencies are involved in the same proposed action, NBRC may defer the lead agency role to other federal agencies.

(d) NBRC may be asked to serve as a cooperating agency in another agency's NEPA analysis. As a cooperating agency, NBRC will participate in the NEPA process at the earliest practicable time and will assist in the development of environmental analysis at the request of the lead agency.

## Section 9: Emergency Circumstances

### 9.1 Emergency Circumstances

(a) In the event of an emergency circumstance, NBRC may implement alternative arrangements for actions that would normally require an EA, and will implement alternative arrangements for action that would normally require an EIS, pursuant to the following course of action:

(1) Before any emergency action is taken that has the potential for reasonably foreseeable significant environmental effects, NBRC must consult with the CEQ to discuss and establish alternative arrangements for NEPA compliance. This consultation ensures that NBRC considers environmental factors while responding to the emergency. NBRC may consult with CEQ on emergency actions not expected to have significant effects.

(2) Following applicable consultation with CEQ, NBRC may implement alternative arrangements for NEPA compliance for actions tailored to control the immediate impacts of the emergency. These arrangements will be limited to actions necessary to address the emergency situation and do not constitute a waiver of NEPA requirements.

(3) NBRC will thoroughly document the emergency circumstance, including the nature of the emergency, any consultations with the CEQ, any alternative arrangements made, and the steps taken to address the situation. This documentation will be maintained to ensure transparency and accountability throughout the process.

## Section 10: Conclusion

This notice documents procedures is to integrate the National Environmental Policy Act of 1969 (NEPA) (42 U.S.C. 4321–4347), as amended, into the

Northern Border Regional Commission's (NBRC) decision-making processes, effective immediately.

**Jonathan O'Rourke,**

*Senior Program Specialist.*

[FR Doc. 2026–03697 Filed 2–23–26; 8:45 am]

**BILLING CODE 6820–SZ–P**

## CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB–2026–0010]

### Agency Information Collection Activities: Comment Request

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) requests the Office of Management and Budget's (OMB's) extension of an information collection titled "Home Mortgage Disclosure Act (Regulation C)" approved under OMB Control Number 3170–0008.

**DATES:** Written comments are encouraged and must be received on or before March 26, 2026 to be assured of consideration.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435–7278, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

### SUPPLEMENTARY INFORMATION:

*Title of Collection:* Home Mortgage Disclosure Act (Regulation C).

*OMB Control Number:* 3170–0008.

*Type of Review:* Extension of a currently approved information collection.

*Affected Public:* Individuals and households.

*Estimated Number of Respondents:* 136.

*Estimated Total Annual Burden Hours:* 1,510,960.

*Abstract:* The Home Mortgage Disclosure Act (HMDA) requires certain depository institutions and for-profit, non-depository institutions to collect, report, and disclose data about originations and purchases of mortgage loans. Additionally, these institutions must report mortgage loan applications that do not result in originations (for example, applications that are denied or withdrawn). The Bureau's Regulation C (12 CFR part 1003) implements HMDA. The purpose of the information collection is:

- To help determine whether financial institutions are serving the housing needs of their communities;
- To assist public officials in distributing public-sector investment so as to attract private investment to areas where it is needed; and
- To assist in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes.

*Request for Comments:* The CFPB published a 60-day **Federal Register** notice on December 10, 2025 (90 FR 57184) under Docket Number: CFPB–2025–0049. The CFPB is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2026–03622 Filed 2–23–26; 8:45 am]

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## CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB–2026–0007]

### Agency Information Collection Activities: Comment Request

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) requests the Office of Management and Budget's (OMB's) extension of an information collection titled "Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance (Regulation I)" approved under OMB Control Number 3170–0062.

**DATES:** Written comments are encouraged and must be received on or before March 26, 2026 to be assured of consideration.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435–7278, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

#### SUPPLEMENTARY INFORMATION:

*Title of Collection:* Disclosure Requirements for Depository Institutions Lacking Federal Deposit Insurance (Regulation I).

*OMB Control Number:* 3170–0062.

*Type of Review:* Extension of a currently approved information collection.

*Affected Public:* Private sector: businesses or other for-profits.

*Estimated Number of Respondents:* 167.

*Estimated Total Annual Burden Hours:* 4,609.

*Abstract:* Regulation I, 12 CFR part 1009, applies to all depository

institutions lacking Federal deposit insurance. It requires the disclosure of certain insurance-related information in periodic statements, account records, locations where deposits are normally received, and advertising. This part also requires such depository institutions to obtain a written acknowledgment from depositors regarding the institution's lack of Federal deposit insurance. This is a routine request for OMB to renew its approval of the collections of information currently approved under this OMB control number. The Bureau is not proposing any new or revised collections of information pursuant to this request.

*Request for Comments:* The CFPB published a 60-day **Federal Register** notice on December 9, 2025 (90 FR 57033), under Docket Number: CFPB–2025–0046. The CFPB is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the CFPB, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2026–03623 Filed 2–23–26; 8:45 am]

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## CONSUMER FINANCIAL PROTECTION BUREAU

[Docket No. CFPB–2026–0008]

### Agency Information Collection Activities: Comment Request

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) requests the Office of Management and Budget's (OMB's) extension of an