

*General description of collection:* In accordance with the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), the Consumer Financial Protection Bureau's (CFPB) Regulation G requires residential mortgage loan originators (MLOs) to register with the Nationwide Multistate Licensing System (NMLS), maintain this registration, obtain a unique identifier, and disclose to consumers, upon request and through the NMLS, their unique identifier and the MLO's employment history as well as publicly adjudicated disciplinary and enforcement actions. The CFPB's regulation also requires the institutions employing MLOs to adopt and follow written policies and procedures to ensure that their employees comply with these requirements and to conduct annual independent compliance tests.

*Frequency:* Annually.

*Respondents:* The Board's CFPB G panel comprises state member banks (SMBs) with \$10 billion or less in total assets that are not affiliates of insured depository institutions with total assets of more than \$10 billion; subsidiaries of such SMBs that are not functionally regulated within the meaning of section 5(c)(5) of the Bank Holding Company Act of 1956; branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks); and commercial lending companies owned or controlled by foreign banks (collectively, banking organizations); and the employees of these banking organizations who act as residential MLOs.

*Total estimated number of respondents:* 15,999.

*Total estimated annual burden hours:* 22,440.

Board of Governors of the Federal Reserve System.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

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## 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, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than April 1, 2026.

*A. Federal Reserve Bank of St. Louis* (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent electronically to [Comments.applications@stls.frb.org](mailto:Comments.applications@stls.frb.org):

1. *Gary Hamm and Tarah Hamm, both of Gravette, Arkansas*, to join the Steele Family Control Group, a group acting in concert, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of Grand Missouri Bank, both of Bolivar, Missouri.

Board of Governors of the Federal Reserve System.

**Erin Cayce,**

*Assistant Secretary of the Board.*

[FR Doc. 2026-05200 Filed 3-16-26; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

**AGENCY:** Board of Governors of the Federal Reserve System.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) is

adopting a proposal to extend for three years, without revision, the Notice of Branch Closure (FR 4031; OMB No. 7100-0264).

#### FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, [nuha.elmaghrabi@frb.gov](mailto:nuha.elmaghrabi@frb.gov), (202) 452-3884.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395-6974.

**SUPPLEMENTARY INFORMATION:** On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements (which contain more detailed information about the information collections and burden estimates than this notice), and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportingforms/review> or may be requested from the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR 4031.

### Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Information Collection

*Collection title:* Notice of Branch Closure.

*Collection identifier:* FR 4031.

*OMB control number:* 7100-0264.

*General description of collection:* The reporting, recordkeeping, and disclosure requirements regarding the closing of any branch of an insured depository institution (IDI) are contained in section 42 of the Federal Deposit Insurance Act, as supplemented by an interagency policy statement on branch closings. The Board uses the information in the FR 4031 to fulfill its statutory obligation

to supervise state member banks (SMBs). Each IDI must adopt a policy regarding the closing of its branches. When a branch is scheduled for closing, the IDI must notify both its appropriate regulator and its customers of the proposed closure.

*Frequency:* Event-generated.

*Respondents:* Insured SMBs.

*Total estimated number of respondents:* 80.

*Total estimated annual burden hours:* 267.

*Current actions:* On November 27, 2025, the Board published a notice in the **Federal Register** (90 FR 51328) requesting public comment for 60 days on the extension, without revision, of the FR 4031. The comment period for this notice expired on January 16, 2026. The Board did not receive any comments.

Board of Governors of the Federal Reserve System.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

[FR Doc. 2026-05175 Filed 3-16-26; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Privacy Act of 1974; System of Records

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice of a modified system of records.

**SUMMARY:** Pursuant to the provisions of the Privacy Act of 1974, notice is given that the Board of Governors of the Federal Reserve System (Board) proposes to modify an existing system of records, entitled BGFRS-14, “FRB—General File of Reserve Bank and Branch Directors.” BGFRS-14 is a system of records that enables Board staff to develop, implement, and communicate the Board’s program regarding Federal Reserve Bank and Branch directors including the appointment of Class C directors and Board-appointed Branch directors; the eligibility, conduct, and service of all directors; the composition of Reserve Bank and Branch boards; and the interactions among the Board and the Federal Reserve Bank and Branch directors.

**DATES:** Comments must be received on or before April 16, 2026. This new system of records will become effective April 16, 2026, without further notice, unless comments dictate otherwise. The Office of Management and Budget (OMB), which has oversight responsibility under the Privacy Act,

requires a 30-day period prior to publication in the **Federal Register** in which to review the system and to provide any comments to the agency. The public is then given a 30-day period in which to comment, in accordance with 5 U.S.C. 552a(e)(4) and (11).

**ADDRESSES:** You may submit comments, identified by BGFRS-14 “FRB—General File of Federal Reserve Bank and Branch Directors,” by any of the following methods:

- *Agency Website:* <https://www.federalreserve.gov/apps/proposals/>. Follow the instructions for submitting comments, including attachments. *Preferred Method.*

- *Mail:* Benjamin W. McDonough, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

- *Hand Delivery/Courier:* Same as mailing address.

- *Other Means:* [publiccomments@frb.gov](mailto:publiccomments@frb.gov). You must include the docket number in the subject line of the message.

Comments received are subject to public disclosure. In general, comments received will be made available on the Board’s website at <https://www.federalreserve.gov/apps/proposals/> 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 be not appropriate for public disclosure. Public comments may also be viewed electronically or in person in Room M-4365A, 2001 C St. NW, Washington, DC 20551, between 9 a.m. and 5 p.m. during Federal business weekdays.

**FOR FURTHER INFORMATION CONTACT:** Alye Foster, Associate General Counsel, (202) 452-5289, or [alye.s.foster@frb.gov](mailto:alye.s.foster@frb.gov); Legal Division, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551. For users of telephone systems via text telephone (TTY) or any TTY-based Telecommunications Relay Services, please call 711 from any telephone anywhere in the United States.

**SUPPLEMENTARY INFORMATION:** The Board is modifying BGFRS-14 to update the system to expand the system’s purpose, the category of individuals and records covered by the system, the records source categories, and to amend the system-specific routine use. The Board is also taking the opportunity to update the system manager contact information,

add a link to the Board’s routine uses, and update the policies and practices for storage of Board records.

BGFRS-14 outlines in its purpose and scope the broad purpose of the system, which is that the system facilitates the Board’s oversight of the conduct and service of Federal Reserve Bank and Branch directors (“directors”). Upon reviewing the system, staff determined that while “oversight” is a broad term, the purpose and use of the system could be revised to more directly identify matters encompassed by the term “oversight.” Specifically, staff’s oversight of the directors encompasses matters pertaining to the eligibility, conduct, and service related to all directors. It also includes the Board’s appointment of Class C directors and Board-appointed Branch directors. This oversight also includes using the data to analyze the composition of Reserve Bank and Branch boards, for example, to track the Board’s progress on ensuring that these boards include a variety of perspectives, backgrounds, and experiences. The data is also used to facilitate interactions between the Board and the directors, including through a variety of director conferences throughout the year. The Board is modifying the purpose of the system to clarify what the system encompasses.

The Board has also determined that its oversight of the directors requires the collection of additional information. Specifically, the Board will collect information from additional record sources to include candidates for director positions in addition to both past and present directors. Therefore, the Board is modifying the category of records and category of individuals in the system to encompass biographical and background information for directors and candidates. The Board is also modifying the record sources categories to reflect the collection of contact information for director/candidate staff assistants and demographic information either on a voluntary basis from directors or candidates or from publicly available information.

The Board is amending the existing system-specific routine use because the routine use was incorrectly drafted. Specifically, using the records as background information for determining qualifications for appointment and recording correspondence concerning such persons would not usually involve the disclosure of information outside of the Board. The Board is therefore modifying the use to cover only disclosures outside of the Board to provide information for news releases and other publications and is also