indirectly acquire Graham Savings and Loan, SSB, both of Graham, Texas, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026–14065 Filed 7–10–26; 8:45 am]

BILLING CODE P

FEDERAL RESERVE SYSTEM

Inflation Adjustments for Civil Money Penalties

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice.

SUMMARY: The Board of Governors of the Federal Reserve System (the ''Board'') is providing notice that pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 the Board's civil money penalty (''CMP'') amounts will not increase for 2026.

FOR FURTHER INFORMATION CONTACT: Thomas Kelly, Senior Counsel, (202) 730–5276, Legal Division, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551. For users of TDD–TYY, (202) 263–4869 or dial 711 from any telephone anywhere in the United States.

SUPPLEMENTARY INFORMATION:

Federal Civil Penalties Inflation Adjustment Act

The Federal Civil Penalties Inflation Adjustment Act of 1990, 28 U.S.C. 2461 note (''FCPIA Act''), requires federal agencies to adjust, by regulation, the CMPs within their jurisdiction to account for inflation. The Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (the ''2015 Act'') [1] amended the FCPIA Act to require federal agencies to make annual adjustments not later than January 15 of every year.[2]

Under the 2015 Act, the annual adjustment to be made for 2026 is the percentage by which the Consumer Price Index for the month of October 2025 exceeds the Consumer Price Index for the month of October 2024. However, due to the government shutdown, the Bureau of Labor Statistics did not produce a Consumer Price Index for October 2025. On April 17, 2026, as directed by the 2015 Act, the Office of Management and Budget (''OMB'') issued guidance to affected agencies on implementing the required annual adjustments.[3] That guidance advised that there would be no updated cost-of-living inflation multiplier for 2026 and that agencies continue using the 2025 CMP levels. As such, the Board's CMP amounts published on January 13, 2025 and codified at 12 CFR 263.65 remain in effect.[4]

By order of the Board of Governors of the Federal Reserve System, under delegated authority.

Benjamin W. McDonough,

Secretary of the Board.

[FR Doc. 2026–14060 Filed 7–10–26; 8:45 am]

BILLING CODE 6210–01–P

[1] Public Law 114–74, 129 Stat. 599 (2015) (codified at 28 U.S.C. 2461 note).

[2] 28 U.S.C. 2461 note, § 4(b)(1).

[3] *See* OMB Memorandum M–26–11, Cancellation of Penalty Inflation Adjustments for 2026, Regarding the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (Apr. 17, 2026).

[4] *See* 90 FR 2607 (Jan. 13, 2025).

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: The Federal Trade Commission (FTC or Commission) requests that the Office of Management and Budget (OMB) extend for three years the current Paperwork Reduction Act (PRA) clearance for its Fair Credit Reporting Risk-Based Pricing Regulations (Risk-Based Pricing Rule or Rule). The current clearance expires on July 31, 2026.

DATES: Comments must be received by August 12, 2026.

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.* Find this particular information collection and its accompanying supporting statement by selecting ''Currently under 30-day Review—Open for Public Comments'' or by using the search function. The *reginfo.gov* web link is a United States Government website produced by OMB and the General Services Administration (GSA). Under PRA requirements, OMB's Office of Information and Regulatory Affairs (OIRA) reviews Federal information collections.

FOR FURTHER INFORMATION CONTACT: Jamie Hine, Attorney, Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, *jhine@ftc.gov,* (202) 326–2188.

SUPPLEMENTARY INFORMATION:

Title: Fair Credit Reporting Risk-Based Pricing Regulations, 16 CFR part 640.

OMB Control Number: 3084–0145.

Type of Review: Extension of a currently approved collection.

Abstract: The Risk-Based Pricing Rule and the CFPB's Regulation V require that a creditor provide a risk-based pricing notice to a consumer when the creditor uses a consumer report to grant or extend credit to the consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that creditor.[1] Additionally, these provisions require disclosure of credit scores and information relating to credit scores in risk-based pricing notices if a credit score of the consumer is used in setting the material terms of credit.

Affected Public: Private Sector: Businesses and other for-profit entities

Estimated Annual Burden Hours: 10,667,220.

Estimated Annual Labor Costs: $246,626,126.[2]

Request for Comment

On April 17, 2026, the FTC sought comment on the information collection requirements associated with the Rule. 91 FR 20654. The FTC received no relevant comments during the public comment period. Pursuant to OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.,* the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the Rule. For more details about the Rule requirements and the basis for the calculations summarized above, see 91 FR 20654.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does

[1] 16 CFR 640.3–640.4; 12 CFR 1022.72–1022.73.

[2] This estimate is updated from the prior estimate of $239,052,400 that was included in the 60-day **Federal Register** notice. The updated estimate is based on more current information released on May 15, 2026, from the Bureau of Labor Statistics, Occupational Employment and Wages—May 2025, Table 1: National Employment and Wage Data from the Occupational Employment and Wage Statistics Survey by Occupation, May 2025, available at *https://www.bls.gov/news.release/ocwage.htm.*

not include any sensitive personal information, such as anyone's Social Security number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any ''trade secret or any commercial or financial information which . . . is privileged or confidential''—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Josephine Liu,

Assistant General Counsel for Legal Counsel.

[FR Doc. 2026–14039 Filed 7–10–26; 8:45 am]

BILLING CODE 6750–01–P

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

AGENCY: Federal Trade Commission.

ACTION: Notice.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Federal Trade Commission (FTC or Commission) is seeking public comment on its proposal to extend for an additional three years the Office of Management and Budget clearance for its Informal Dispute Settlement Procedures Rule (the Rule). The current clearance expires on July 31, 2026.

DATES: Comments must be filed by August 12, 2026.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. 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.* Find this particular information collection and its accompanying supporting statement by selecting ''Currently under 30-day Review—Open for Public Comments'' or by using the search function. The *reginfo.gov* web link is a United States Government website produced by the Office of Management and Budget (OMB) and the General Services Administration (GSA). Under PRA requirements, OMB's Office of Information and Regulatory Affairs (OIRA) reviews Federal information collections.

FOR FURTHER INFORMATION CONTACT: Sung W. Kim, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326–2211; *skim6@ftc.gov.*

SUPPLEMENTARY INFORMATION:

Title: Informal Dispute Settlement Procedures Rule (the Dispute Settlement Rule or the Rule), 16 CFR part 703.

OMB Control Number: 3084–0113.

Type of Review: Extension of a currently approved collection.

Likely Respondents: Informal Dispute Settlement Mechanisms and Warrantors that Use an IDSM (Automobile Manufacturers).

Estimated Annual Burden Hours: 11,738 (derived from 7,843 recordkeeping hours in addition to 2,614 reporting hours and 1,281 disclosure hours).

Estimated Annual Labor Costs: $339,836.[1]

Estimated Annual Capital or Other Non-Labor Costs: $425,987.

Abstract: The Dispute Settlement Rule is one of three rules[2] that the FTC implemented pursuant to requirements of the Magnuson-Moss Warranty Act, 15 U.S.C. 2301 *et seq.* (''Warranty Act'' or ''Act'').[3] The Dispute Settlement Rule, 16 CFR part 703, specifies the minimum standards that must be met by any informal dispute settlement mechanism (''IDSM'') incorporated into a written consumer product warranty and that the consumer is required to use before pursuing legal remedies under the Act in court (known as the ''prior resort requirement'').[4] The Dispute Settlement Rule standards for IDSMs include requirements concerning the mechanism's structure (*e.g.,* funding, staffing, and neutrality), the qualifications of staff or decision makers, the mechanism's procedures for resolving disputes (*e.g.,* notification, investigation, time limits for decisions, and follow-up), recordkeeping, and annual audits. The Rule requires that IDSMs establish written operating procedures and provide copies of those procedures upon request.

Request for Comment: On April 17, 2026, the FTC sought public comment on the information collection requirements associated with the Rule. 91 FR 20655. No germane comments were received. Pursuant to the OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.,* the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the Rule. For more details about the Rule requirements and the basis for the calculations summarized below, see 91 FR 20655.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone's Social Security number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any ''trade secret or any commercial or financial information which . . . is privileged or confidential''—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including, in particular, competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Josephine Liu,

Assistant General Counsel for Legal Counsel.

[FR Doc. 2026–14038 Filed 7–10–26; 8:45 am]

BILLING CODE 6750–01–P

[1] This estimate is updated from the prior estimate of $339,496 that was included in the 60-day **Federal Register** notice and is based on more current information from the Bureau of Labor Statistics, *Occupational Employment and Wages* (May 2025), *available at https://www.bls.gov/oes/current/oes_stru.htm.*

[2] The other two rules relate to the information that must appear in any written warranty offered on a consumer product costing more than $15 (Consumer Product Warranty Rule, 16 CFR part 701) and the pre-sale availability of warranty terms (Pre-Sale Availability Rule, 16 CFR part 702).

[3] 40 FR 60168 (Dec. 31, 1975).

[4] The Dispute Settlement Rule applies only to those firms that choose to require consumers to use an IDSM. Neither the Rule nor the Act requires warrantors to set up IDSMs. A warrantor is free to set up an IDSM that does not comply with the Rule as long as the warranty does not contain a prior resort requirement.