

determine whether its regulatory action is “significant” and subject to review by the Office of Information and Regulatory Affairs (OIRA). Executive Order 12866 section 3(f) defines a “significant regulatory action” as one that is likely to result in a rule that may: (1) Have an annual effect on the economy of \$100 million or more or adversely affect in a material way the economy, a sector of the economy, productivity, competition, jobs, the environment, public health or safety, or State, local, or tribal governments or communities; (2) create a serious inconsistency or otherwise interfere with an action taken or planned by another agency; (3) materially alter the budgetary impact of entitlements, grants, user fees, or loan programs or the rights and obligations of recipients thereof; or (4) raise novel legal or policy issues arising out of legal mandates, the President’s priorities, or the principles set forth in the Executive Order. FHFA has determined the Notice not to be a “significant regulatory action” for purposes of Executive Order 12866. OIRA has concurred in this determination, and therefore, the Notice is not subject to review under Executive Order 12866.

E. Executive Order 14192—Unleashing Prosperity Through Deregulation

Executive Order 14192 requires that an agency, unless prohibited by law, identify at least 10 existing regulations to be repealed when the agency publicly proposes for notice and comment or otherwise promulgates a new regulation with total costs greater than zero. Executive Order 14192 further requires that new incremental costs associated with new regulations shall, to the extent permitted by law, be offset by the elimination of existing costs associated with at least ten prior regulations. This Notice is expected to be an Executive Order 14192 deregulatory action with *de minimis* regulatory cost savings.

Clinton Jones,

General Counsel, Federal Housing Finance Agency.

[FR Doc. 2026–14037 Filed 7–10–26; 8:45 am]

BILLING CODE 8070-01-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes

and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

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 the BHC Act (12 U.S.C. 1842(c)).

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 August 12, 2026.

A. Federal Reserve Bank of Chicago (Christopher Koopmans, Senior Vice President) 230 South LaSalle Street, Chicago, Illinois 60690–1414.

Comments can also be sent electronically to

Comments.applications@chi.frb.org:

1. *OppFi, Inc., Chicago, Illinois;* to become a bank holding company by acquiring BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026–14064 Filed 7–10–26; 8:45 am]

BILLING CODE P

FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

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 question whether the proposal complies with the standards of section 4 of the BHC 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.

Unless otherwise noted, comments regarding the 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 August 12, 2026.

A. Federal Reserve Bank of Dallas (Lindsey Wieck, Director, Mergers & Acquisitions) 2200 North Pearl Street, Dallas, Texas 75201–2272. Comments can also be sent electronically to *Comments.applications@dal.frb.org:*

1. *Legend Bancorp, Inc., Bowie, Texas;* to acquire Graham Savings Financial Corporation, and thereby

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–TTY, (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

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.

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).

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>.

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).