

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 H-2.

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

Collection title: Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas).

Collection identifier: FR H-2.

OMB control number: 7100-0280.

General description of collection: The federal flood insurance statutes and Regulation H—Membership of State Banking Institutions in the Federal Reserve System (12 CFR part 208) provide that a lender shall not make, increase, extend, or renew a loan secured by a building or mobile home located in a special flood hazard area unless the secured property is covered by flood insurance for the term of the loan. With respect to the recordkeeping and disclosure provisions, Regulation H generally requires state member banks to retain certain flood hazard documentation and to notify borrowers and servicers regarding properties in flood hazard areas and requirements related to flood insurance. State member banks also must notify the Federal Emergency Management Agency of the identity of, and any change in, the servicer of a loan secured by improved property in a special flood hazard area. The information collection requirements under the flood hazard provisions of Regulation H are triggered by specific events in the lending process.

Frequency: Event-generated.

Respondents: State member banks or servicers acting on their behalf.

Total estimated number of respondents: 706.

Total estimated annual burden hours: 33,983.

Current actions: On April 2, 2025, the Board published a notice in the **Federal Register** (90 FR 14443) requesting public comment for 60 days on the extension, without revision, of the FR H-2. The comment period for this notice expired on June 2, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

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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 Consumer Complaint Form (FR 1379c), and Interagency Appraisal Complaint Form (FR 1379d) (collectively FR 1379; OMB No. 7100-0135).

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrahi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, nuha.elmaghrahi@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 1379.

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

Collection title: Consumer Complaint Form (FR 1379c) and Interagency Appraisal Complaint Form (FR 1379d).

Collection identifiers: FR 1379c and FR 1379d.

OMB control number: 7100-0135.

General description of collection: The FR 1379c form is for consumers to submit a complaint against a financial institution. The FR 1379d form collects information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities. The information is used to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by the Board.

Frequency: Event-generated.

Respondents: Appraisers, individuals, financial institutions, and other entities.

Total estimated number of respondents: FR 1379c, 7,005; FR 1379d, 4.

Estimated average hours per response: FR 1379c, 0.17; FR 1379d, 0.33.

Total estimated annual burden hours: FR 1379c, 1,191; FR 1379d, 1.

Current actions: On May 29, 2025, the Board published a notice in the **Federal Register** (90 FR 22724) requesting public comment for 60 days on the extension, without revision, of the FR 1379. The comment period for this notice expired on July 28, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

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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, with revision, the Recordkeeping and Disclosure Requirements Associated with Regulation CC (FR CC; OMB No. 7100-0235).

DATES: The information collection revisions are effective on December 17, 2025.

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, (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 CC.

Final Approval Under OMB Delegated Authority of the Extension for Three Years, With Revision, of the Following Information Collection

Collection title: Recordkeeping and Disclosure Requirements Associated with Regulation CC. *Collection identifier:* FR CC.

OMB control number: 7100-0235.

General description of collection: Regulation CC requires banks to make funds deposited in transaction accounts available within specified time periods, disclose their funds availability policies to customers, begin accruing interest on such deposits promptly, and provide certain notices in connection with the nonpayment of certain checks. Regulation CC also requires banks to

provide consumer awareness disclosures and other notices regarding substitute checks. Regulation CC includes model disclosure forms, clauses, notices, and commentary to ease compliance with these requirements.

Frequency: Event-generated.

Respondents: State member banks and uninsured state branches and agencies of foreign banks.

Total estimated number of respondents: 668 (except for Special deposit slip and Notice of changes in policy, 100).

Total estimated change in burden: 25.

Total estimated annual burden hours: 134,352.

Current actions: On April 30, 2025, the Board published a notice in the **Federal Register** (90 FR 17932) requesting public comment for 60 days on the extension, with revision, of the FR CC. The Board proposed to take into account certain existing provisions in Regulation CC that include information collections, but had not been included in previous clearances. The comment period for this notice expired on June 30, 2025. The Board did not receive any comments relevant to this collection or the PRA. The revisions will be implemented as proposed.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

[FR Doc. 2025-19932 Filed 11-14-25; 8:45 am]

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FEDERAL RESERVE SYSTEM

[Docket No. OP-1870]

Federal Reserve Action To Expand Fedwire® Funds Service and National Settlement Service Operating Hours

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Service Announcement.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) is announcing that the Federal Reserve Banks (Reserve Banks) will expand the operating hours for the Fedwire Funds Service to 22 hours per day, 6 days per week, operating Sunday through Friday, including weekday holidays (22x6).¹ The Board is also announcing a corresponding expansion of the National Settlement Service's (NSS) operating hours to 21.5 hours per day,

¹“Fedwire” is a service mark of the Federal Reserve Banks. References to “22x6” herein also refer to the corresponding expansion of NSS, unless the context indicates otherwise.

6 days per week, operating Sunday through Friday, including weekday holidays, with NSS closing 30 minutes earlier than the Fedwire Funds Service. The Board expects the Reserve Banks to implement this expansion in 2028 or 2029 to ensure technological, operational, and industry readiness. The decision to expand operating hours is intended to support a wide range of payment activities, as well as the U.S. dollar's key role in global commerce and the international financial system. Further, the planned expansion to 22x6 operating hours will serve as an interim step and provide the necessary foundational capability for the Reserve Banks to expand operating hours up to 22x7x365 in the future. The Board will monitor industry demand and will stand ready to offer an additional expansion up to 22x7x365 no sooner than two years after the Reserve Banks implement 22x6 operations. If the Board does propose to expand operating hours beyond 22x6, it will seek public comment in a separate proposal.

In addition, the Federal Reserve is exploring whether to expand discount window operating days in connection with the expansion of the Fedwire Funds Service. As part of this exploration, the Federal Reserve plans to conduct additional outreach to stakeholders to ensure it fully understands the benefits and costs of expanded discount window operations for institutions of various sizes.

FOR FURTHER INFORMATION CONTACT:

Mark Magro, Manager, Division of Reserve Bank Operations and Payment Systems; Aaron Compton, Lead Financial Institution Policy Analyst, Division of Reserve Bank Operations and Payment Systems; or Corinne Milliken Van Ness, Senior Counsel, Legal Division: (202) 452-3000. For users of text telephone systems (TTY) or any TTY-based Telecommunications Relay Services, please call 711 from any telephone, anywhere in the United States.

SUPPLEMENTARY INFORMATION:

I. Introduction

This notice is organized into five sections. Section I contains background information on the Federal Reserve's role in the payment system, a summary of the 2024 **Federal Register** notice proposing to expand Fedwire Funds Service and NSS operating hours to 22x7x365 (the 2024 Notice), and a summary of comments received in response to the 2024 Notice.² Section II

² 89 FR 39613 (May 9, 2024). The Fedwire Funds Service is currently open from 9:00 p.m. eastern