

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 V.

### 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 the CFPB's and the Board's Regulations V.

*Collection identifier:* FR V.

*OMB control number:* 7100-0308.

*General description of collection:* The CFPB's Regulation V and the Board's Regulation V implement in part the Fair Credit Reporting Act (FCRA), which was enacted in 1970 based on a Congressional finding that the banking system is dependent on fair and accurate credit reporting. The FCRA requires consumer reporting agencies to adopt reasonable procedures that are fair and equitable to the consumer with regard to the confidentiality, accuracy, relevancy, and proper utilization of consumer information. The Board continues to be responsible for renewing every three years the information collection requirements contained in the CFPB's Regulation V for institutions with \$10 billion or less in assets that are identified in 15 U.S.C. 1681s(b)(1)(A)(ii) and for consumers of these institutions, as well as for the identity theft red flags provisions in the Board's Regulation V for institutions of any size that are identified in 15 U.S.C. 1681s(b)(1)(A)(ii).

*Frequency:* Event-generated.

*Respondents:* Individuals and all depository institutions identified in 15 U.S.C. 1681s(b)(1)(A)(ii).

*Total estimated number of respondents:* 282,070.

*Total estimated annual burden hours:* 403,418.

*Current actions:* On July 31, 2025, the Board published a notice in the **Federal Register** (90 FR 36055) requesting

public comment for 60 days on the extension, without revision, of the FR V. The comment period for this notice expired on September 29, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, December 4, 2025.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

[FR Doc. 2025-22263 Filed 12-5-25; 8:45 am]

**BILLING CODE 6210-01-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, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 7, 2026.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to

[Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *Pinnacle Financial Corporation, Elberton, Georgia*; to merge with Morris State Bancshares, Inc., and thereby indirectly acquire Morris Bank, both of Dublin, Georgia.

*B. Federal Reserve Bank of Minneapolis* (Mark Nagle, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291. Comments can also be sent

electronically to [MA@mpls.frb.org](mailto:MA@mpls.frb.org):

1. *Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, Saint Cloud, Minnesota*; to acquire up to 25.02 percent of the voting shares of Stearns Financial Services, Inc., and thereby indirectly acquire voting shares of Stearns Bank National Association, both of Saint Cloud, Minnesota.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

*Associate Secretary of the Board.*

[FR Doc. 2025-22252 Filed 12-5-25; 8:45 am]

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## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Notice of Board Meeting

**DATES:** December 18, 2025, at 11:00 a.m. ET.

**ADDRESSES:** Telephonic. Dial-in (listen only) information: Number: 1-202-599-1426, Code: 156 683 720#; or via web: <https://www.frtib.gov/>.

**FOR FURTHER INFORMATION CONTACT:**

James Kaplan, Director, Office of External Affairs, (202) 864-7150.

**SUPPLEMENTARY INFORMATION:**

#### Board Meeting Agenda

##### *Open Session*

1. Approval of the November 20, 2025, Board Meeting Minutes
2. Monthly Reports
  - (a) Participant Report
  - (b) Investment Report
  - (c) Legislative Report
3. Quarterly Reports
  - (d) Vendor Risk Management
4. Enterprise Risk Management
5. 2026 Board Calendar Review

##### *Closed Session*

6. Information covered under 5 U.S.C. 552b(c)(6).

*Authority:* 5 U.S.C. 552b(e)(1).