

Dated: January 2, 2026.

Christopher Abbott,

Deputy Assistant Secretary for Policy and Negotiations, performing the non-exclusive functions and duties of the Assistant Secretary for Enforcement and Compliance.

Appendix

Scope of the Orders

The scope covered by these orders include hexamine in granular form, with a particle size of 5 millimeters or less, whether stabilized or unstabilized, whether or not blended, mixed, pulverized, or grounded with other products, containing 50 percent or more hexamine by weight.

Hexamine is the common name for hexamethylene tetramine (Chemical Abstract Service #100-97-0), and is also referred to as 1,3,5,7-tetraazaadamantanemethenamine; HMT; HMTA; 1,3,5,7-tetraazatricyclo {3.3.1.1^{3,7}} decane; 1,3,5,7-tetraaza adamantane; hexamethylenamine. Hexamine has the chemical formula C₆H₁₂N₄.

Granular hexamine that has been blended with other product(s) is included in this scope when the resulting mix contains 50 percent or more of hexamine by weight, regardless of whether it is blended with inert additives, co-reactants, or any additives that undergo self-condensation.

Subject merchandise includes merchandise matching the above description that has been processed in a third country, including by commingling, diluting, adding or removing additives, or performing any other processing that would not otherwise remove the merchandise from the scope of these orders if performed in the subject country.

Merchandise covered by the scope of these orders can be classified in the Harmonized Tariff Schedule (HTSUS) of the United States under the subheading 2933.69.5000. The HTSUS subheading and Chemical Abstracts Service registry number are provided for convenience and customs purposes only; however, the written description of the scope is dispositive.

[FR Doc. 2026-00092 Filed 1-6-26; 8:45 am]

BILLING CODE 3510-DS-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

Interagency Marine Debris Coordinating Committee Meeting

AGENCY: National Ocean Service, National Oceanic and Atmospheric Administration (NOAA), Department of Commerce.

ACTION: Notice of public meeting.

SUMMARY: Notice is hereby given of a virtual public meeting of the Interagency Marine Debris Coordinating Committee (IMDCC). IMDCC members will discuss Federal marine debris activities, with a particular emphasis on the topics identified in the section, Matters To Be Considered.

DATES: The virtual public meeting will be held on January 29, 2026, from 1 p.m. to 2 p.m. Eastern Standard Time (EST).

ADDRESSES: The meeting will be held virtually using Google Meet. You can connect to the meeting using the website or phone number provided: Meeting link: <https://meet.google.com/jct-mevc-wpv>

Phone: (US) +1 631-260-1193 PIN: 887 629 280#

Attendance will be limited to the first 500 individuals to join the virtual meeting room. Refer to the IMDCC website at <https://marinedebris.noaa.gov/our-work/IMDCC> for the most up-to-date information on the agenda and instructions regarding how to participate.

FOR FURTHER INFORMATION CONTACT: Sophia Maginnes, Communication Support Specialist, Marine Debris Program; Email Sophia.Maginnes@noaa.gov; Google Voice (301) 458-0362 or visit the IMDCC website at <https://marinedebris.noaa.gov/our-work/IMDCC>.

SUPPLEMENTARY INFORMATION:

I. Background

The IMDCC is a multi-agency body responsible for coordinating a comprehensive program of marine debris research and activities among Federal agencies, in cooperation and coordination with non-governmental organizations, industry, academia, States, Tribes, and other nations, as appropriate. Representatives meet to share information, assess and promote best management practices, and coordinate the Federal Government's efforts to address marine debris.

The Marine Debris Act establishes the IMDCC (33 U.S.C. 1954). The IMDCC submits biennial progress reports to Congress with updates on activities, achievements, strategies, and recommendations. NOAA serves as the Chairperson of the IMDCC.

The meeting will be open to public attendance on January 29, 2026, from 1 p.m. to 2 p.m. EST. There will not be a public comment period. The meeting will not be recorded.

II. Matters To Be Considered

The open meeting will include a presentation from the NOAA Marine Debris Program on the launch of the new Abandoned and Derelict Vessel (ADV) National Database. The purpose of the database is to provide the public the opportunity to report ADVs, to help identify the scope of the problem, and track prevention and removal efforts. The agenda topics described are subject

to change. The latest version of the agenda will be posted at <https://marine.debris.noaa.gov/our-work/IMDCC>.

III. Special Accommodations

The meeting is accessible to people with disabilities. Closed captioning will be available. Requests for other auxiliary aids should be directed to Sophia Maginnes, at sophia.maginnes@noaa.gov or via Google Voice (301) 458-0362, by January 20, 2026.

Authority: The Interagency Marine Debris Coordinating Committee (IMDCC) is established by the Marine Debris Act, 33 U.S.C. 1954, as amended.

Sean Corson,

Director, National Centers for Coastal Ocean Science and Office of Response and Restoration, National Ocean Service, National Oceanic and Atmospheric Administration.

[FR Doc. 2026-00050 Filed 1-6-26; 8:45 am]

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CONSUMER FINANCIAL PROTECTION BUREAU

Consumer Credit Card Market Report of the Consumer Financial Protection Bureau, 2025

AGENCY: Consumer Financial Protection Bureau.

ACTION: Consumer Credit Card Market Report of the Consumer Financial Protection Bureau.

SUMMARY: The Consumer Financial Protection Bureau is issuing its seventh biennial Consumer Credit Card Market Report to Congress. The report includes analysis of data from several sources to examine many aspects of the consumer credit card market since the Bureau's most recent biennial report on the same subject in 2023.

DATES: The Bureau released the 2025 Consumer Credit Card Market Report on its website on December 30, 2025.

FOR FURTHER INFORMATION CONTACT: Daniel Martinez, Credit Card Program Manager, Division of Research, Monitoring, and Regulations at 202-435-7000 or daniel.martinez@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

1. Consumer Credit Card Market Report of the Consumer Financial Protection Bureau, 2025

1.1 Report Mandate

In May 2009, Congress passed the Credit Card Accountability Responsibility and Disclosure Act

(CARD Act or Act).¹ The CARD Act made substantial changes to the credit card market. Its stated purpose was to “establish fair and transparent practices related to the extension of credit” in the credit card marketplace.² The Act mandated new disclosures and underwriting standards, curbed certain fees, and restricted certain interest rate increases on existing balances.³

Among the CARD Act’s many provisions was a requirement that the Board of Governors of the Federal Reserve System (Board) report every two years “within the limits of its existing resources available for reporting purposes” on the consumer credit card market, including a number of specified topics.⁴ With the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) in 2010, that requirement passed to the Consumer Financial Protection Bureau (Bureau) alongside broader responsibility for administering most of the CARD Act’s provisions. This is the seventh report published pursuant to that obligation, building on prior reports published by the Bureau in 2013, 2015, 2017, 2019, 2021, and 2023.⁵

1.2 Publication

In addition to being delivered to Congress, the full report is available to the public on the Bureau’s website at https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2025.pdf.

1.3 Summary of Report

The full 2025 report includes analysis of data from several sources to examine many aspects of the consumer credit card market as of the end of 2024. In addition to mandating the Bureau’s biennial review and report on the market, the Act also requires the Bureau to “solicit comment from consumers, credit card issuers, and other interested parties” in connection with its review.⁶ As in past years, the Bureau has done so through a Request for Information (RFI) published in the **Federal Register**, and the Bureau discusses specific

evidence or arguments provided by commenters throughout the report.⁷

Continuing past practice, the 2025 report revisits most of the same baseline indicators as prior reports to track key market developments and trends. Below is a summary of the core findings of the report.

- *Use of credit:* Credit card debt at the end of 2024 exceeded \$1.2 trillion. Purchase volume grew to \$3.6 trillion in 2024, up from \$3.2 trillion in 2022. The share of cardholders making only the minimum payment is at its highest since at least 2015. Delinquencies and charge-offs reached historically high levels in early 2024 but have since fallen to pre-pandemic levels.

- *Cost of credit:* In 2024, the average annual percentage rate (APR) reached 25.2 percent for general purpose cards and 31.3 percent for private label credit cards, the highest level since at least 2015. In 2024, consumers were assessed \$160 billion in interest charges, up from \$105 billion in 2022. This increase was driven by higher APRs, a 9.5 percent increase in cardholders, and an 18 percent increase in the average monthly credit card balance per cardholder.

- *Credit card product innovation:* The use of alternative data, such as bank account cash flow information, is helping to expand credit card access to consumers, particularly for those with limited credit history. AI is also accelerating the incidence and seriousness of payments-related fraud.

- *Availability of credit:* In 2024, U.S. consumers submitted over 153 million credit card applications, a decrease from applications exceeding 160 million in 2022 and 2023. New account originations declined 19 percent from 2022 to 89 million new accounts in 2024. Total credit line across all consumer credit cards increased to over \$5.7 trillion.

- *Disputes:* In 2024, cardholders disputed \$9.8 billion in credit card charges, resulting in \$5.9 billion in chargebacks. For general purpose cards, the most common reason for a dispute is a cancelled recurring transaction, like

subscriptions, membership fees, and utility bills, which made up 40 percent of all disputes.

1.4 Regulatory Agenda

The Bureau is not proposing any new or revised regulations related to consumer credit cards at this time because the Bureau currently is focusing on deregulation and reconsideration of rulemakings, as the Bureau has noted in its public rulemaking agenda.

Geoffrey C. Gradler,

Deputy Director, Consumer Financial Protection Bureau.

[FR Doc. 2026–00081 Filed 1–6–26; 8:45 am]

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DEPARTMENT OF DEFENSE

Office of the Secretary

[Transmittal No. 24–48]

Arms Sales Notification; Correction

AGENCY: Defense Security Cooperation Agency, Department of Defense (DoD).
ACTION: Arms sales notice; correction.

SUMMARY: On December 15, 2025, the DoD published a notice titled Arms Sales Notification. Subsequent to publication of the notice, the DoD realized that the wrong photographed page published in the notice. This correction reprints the photographed page in its entirety to include the correct page. All other information in the original notice remains the same.

FOR FURTHER INFORMATION CONTACT:

Urooj Zahra at (703) 695–6233, urooj.zahra.civ@mail.mil, or dsca.ncr.rsrgmgt.list.cns-mbx@mail.mil.

SUPPLEMENTARY INFORMATION: In the **Federal Register** of December 15, 2025 (90 FR 57983–57986), in FR Doc. 2025–22709, on page 57984 immediately following the signature block in the second column, the photographed page is reprinted correctly as follows.

BILLING CODE 6001–FR–P

credit-card-market-report_2023.pdf. The Bureau also held a conference in 2011 in which numerous market stakeholders contributed information and perspective on developments in the credit card market. See Press Release, CFPB, *CFPB Launches Public Inquiry on the Impact of the CARD Act* (Dec. 19, 2012), <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-launches-public-inquiry-on-the-impact-of-the-card-act>.

⁶ 15 U.S.C. 1616(b) (2012).

⁷ Request for Information Regarding Consumer Credit Card Market, 90 FR 5831 (Jan. 17, 2025), <https://www.regulations.gov/document/CFPB-2025-0004-0001>.

¹ Public Law 111–24, 123 Stat. 1734 (2009).

² *Id.*

³ A full summary of the CARD Act rules implemented by the Board is at pages 11 through 13 of the Bureau’s 2013 Report. See Consumer Financial Protection Bureau (CFPB), *Card Act Report*, (Oct. 1, 2013) (2013 Report), http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf. The Bureau subsequently reissued these rules without material changes in December 2011. It has since amended the ability to pay rules and the fee harvester rules implemented by the Board. These later changes became effective in March and May 2013, respectively.

⁴ 15 U.S.C. 1616(a) (2012).

⁵ See 2013 Report, *supra* note 3, http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf; CFPB, *The Consumer Credit Card Market* (Dec. 2015) (2015 Report), http://files.consumerfinance.gov/f/201512_cfpb_report-the-consumer-credit-card-market.pdf; CFPB, *The Consumer Credit Card Market* (Dec. 2017) (2017 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2017.pdf; CFPB, *The Consumer Credit Card Market* (Aug. 2019) (2019 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2019.pdf; CFPB, *The Consumer Credit Card Market* (Sept. 2021) (2021 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2021.pdf; CFPB, *The Consumer Credit Card Market* (Oct. 2023) (2023 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf.

report.pdf; CFPB, *The Consumer Credit Card Market* (Dec. 2015) (2015 Report), http://files.consumerfinance.gov/f/201512_cfpb_report-the-consumer-credit-card-market.pdf; CFPB, *The Consumer Credit Card Market* (Dec. 2017) (2017 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2017.pdf; CFPB, *The Consumer Credit Card Market* (Aug. 2019) (2019 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2019.pdf; CFPB, *The Consumer Credit Card Market* (Sept. 2021) (2021 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2021.pdf; CFPB, *The Consumer Credit Card Market* (Oct. 2023) (2023 Report), https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf.