

Similarly, the joint statement suggests that applying a blanket underwriting policy for certain groups of non-citizens may constitute discrimination in violation of ECOA if not strictly necessary for assessing the creditor's ability to obtain repayment or meet legal obligations. This example could be read as positing a bright-line, one-size-fits-all approach to underwriting noncitizens as necessary for ECOA compliance. There is no such requirement in ECOA or Regulation B, and focusing exclusively on compliance risks ignores that creditors may legitimately use additional information in particular circumstances to fully assess underwriting risks related to providing credit to those without lawful status or who are otherwise unauthorized to work in the United States. A credit applicant's immigration or citizenship status may present underwriting risks that typical assessments of financial capacity alone will not fully resolve. As Regulation B acknowledges, this is something creditors may legitimately consider. To the extent the joint statement suggested, or could be read to suggest, that the practices it describes are presumptively discriminatory in violation of ECOA, such a presumption would not be supported by ECOA or Regulation B.

The joint statement further assessed the interaction between 42 U.S.C. 1981 (section 1981) and ECOA. While the joint statement described how courts have approached the interaction between Regulation B and credit discrimination claims under section 1981 based on citizenship or alienage, the agencies did not purport to interpret the scope of liability under section 1981, nor do they purport to do so now. The agencies' withdrawal of the joint statement serves to address any misimpression that the joint statement has interpreted section 1981 to confer any liability under the statute that has not already been recognized by courts.

II. Other Considerations

While the Bureau has authority to issue guidance regarding the statutes and regulations it administers, the Bureau has determined that the joint statement is not consistent with its revised policy on the issuance of guidance. As described in its May 2025 guidance withdrawal notification, the Bureau's revised policy is to issue guidance only where necessary and where doing so would reduce compliance burdens. Given that it is the responsibility of Congress and the President in the legislative process to define or expand the contours of civil rights protections, the agencies have

determined that the joint statement is not necessary. Additionally, the joint statement does not mitigate any unnecessary compliance burdens. Therefore, having completed its review, the agencies have determined that the joint statement does not meet the Bureau's current standards for the issuance of guidance.

Finally, consistent with its May 2025 guidance withdrawal notification, the agencies do not believe that reliance interests compel the retention of the joint statement. Parties understand that such statements are non-binding. Creditors who have structured their operations consistent with the joint statement's comments on compliance risks can continue to operate in that manner without penalty and, given that the joint statement was non-binding on the public or courts, consumers' rights under ECOA are unchanged.⁶

For these reasons, the agencies are exercising their discretion to withdraw the October 12, 2023, notice titled: *Joint Statement on Fair Lending and Credit Opportunities for Noncitizen Borrowers Under the Equal Credit Opportunity Act*.

III. Regulatory Matters

The Office of Information and Regulatory Affairs within the Office of Management and Budget (OMB) has determined that this action is a "significant regulatory action" under E.O. 12866, as amended.

Pursuant to the Congressional Review Act, the Bureau will submit a report containing this notice of withdrawal and other required information to the United States Senate, the United States House of Representatives, and the Comptroller General of the United States. OMB has designated this notice of withdrawal as not a "major rule" as defined by 5 U.S.C. 804(2).

Russell Vought,

Acting Director, Consumer Financial Protection Bureau.

[FR Doc. 2026-00328 Filed 1-9-26; 8:45 am]

BILLING CODE 4810-AM-P

⁶ Although ECOA section 706(e), 15 U.S.C. 1691e(e), provides that no provision of ECOA imposing any liability applies to any act done or omitted in good faith in conformity with any Bureau rule, regulation, or interpretation, the joint statement was not any such rule or interpretation and therefore did not shield any creditor conduct from liability. The withdrawal of that statement likewise does not subject regulated entities to new liability, create rights or obligations from which legal consequences flow, or implicate reliance interests sufficient to justify retaining the joint statement.

DEPARTMENT OF DEFENSE

Department of the Air Force

Notice of Federal Advisory Committee Meeting; Correction

AGENCY: Board of Visitors of the U.S. Air Force Academy (BoV AFA), Department of the Air Force.

ACTION: Notice of Federal advisory committee meeting; correction.

SUMMARY: The Department of Defense (DoD) published a notice in the **Federal Register** of January 8, 2026, announcing that the following Federal advisory committee meeting of the Board of Visitors of the U.S. Air Force Academy (BoV AFA) will take place. The document contained incorrect times.

SUPPLEMENTARY INFORMATION:

Correction

In the **Federal Register** of January 7, 2026, in FR Doc. 2026-00135, Docket Number 2026-00135, page 703, in the third column, fourth paragraph, correct the **DATES** caption to read:

DATES: The meeting is open to the public Thursday, February 5, 2026, from approximately 1:30 p.m. to 4:30 p.m. (Eastern Time). Those wishing to attend in person are requested to submit their name, affiliation, and phone number to USAF.AHQ.BOV@us.af.mil by January 30, 2026. The meeting will be handicap accessible. Seating is available on a first come, first served basis.

Dated January 8, 2026.

Crystle C. Poge,

Air Force Federal Register Liaison Officer.

[FR Doc. 2026-00317 Filed 1-9-26; 8:45 am]

BILLING CODE 3911-44-P

DEPARTMENT OF DEFENSE

Office of the Secretary

[Transmittal No. 25-28]

Arms Sales Notification

AGENCY: Defense Security Cooperation Agency, Department of Defense (DoD).

ACTION: Arms sales notice.

SUMMARY: The DoD is publishing the unclassified text of an arms sales notification.

FOR FURTHER INFORMATION CONTACT:

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

SUPPLEMENTARY INFORMATION: This 36(b) arms sales notification is published to fulfill the requirements of section 155 of

Public Law 104-164 dated July 21, 1996. The following is a copy of a letter to the Speaker of the House of Representatives with attached

Transmittal 25-28 and Policy Justification.

Dated: January 7, 2026.
Stephanie J. Bost,
Alternate OSD Federal Register Liaison Officer, Department of Defense.
BILLING CODE 6001-FR-P



DEFENSE SECURITY COOPERATION AGENCY
2800 Defense Pentagon
Washington, DC 20301-2800

April 14, 2025

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
H-209, The Capitol
Washington, DC 20515

Dear Mr. Speaker:

Pursuant to the reporting requirements of Section 36(b)(1) of the Arms Export Control Act, as amended, we are forwarding herewith Transmittal No. 25-28, concerning the Army's proposed Letter(s) of Offer and Acceptance to the Government of Israel for defense articles and services estimated to cost \$180 million. We will issue a news release to notify the public of this proposed sale upon delivery of this letter to your office.

Sincerely,

Michael F. Miller
Director

Enclosures:

- 1. Transmittal
2. Policy Justification

BILLING CODE 6001-FR-C

Transmittal No. 25-28

Notice of Proposed Issuance of Letter of Offer Pursuant to Section 36(b)(1) of the Arms Export Control Act

(i) Prospective Purchaser: Government of Israel

(ii) Total Estimated Value:

Table with 2 columns: Item, Value. Major Defense Equipment * \$ 0, Other \$180 million, TOTAL \$180 million

Funding Source: Foreign Military Financing

(iii) Description and Quantity or Quantities of Articles or Services under Consideration for Purchase: Foreign Military Sales (FMS) case IS-B-ZMU was below congressional notification threshold at \$85.5 million (\$0 in MDE) and included Eitan 8V199TE21-D

powerpack engines and engine components; United States (U.S.) Government and contractor technical assistance; contractor non-recurring engineering; and other related elements of logistics and program support. The Government of Israel has requested that the case be amended to include additional 8V199TE21-D powerpack engines and engine components. This amendment will cause the case to exceed the notification threshold, and thus notification of the entire program is required. The above notification requirements are combined as follows:

Major Defense Equipment (MDE): None
Non-Major Defense Equipment: The following non-MDE items will be included: Eitan 8V199TE21-D powerpack engines and engine components; U.S. Government and

contractor technical assistance; contractor non-recurring engineering; and other related elements of logistics and program support.

(iv) Military Department: Army (IS-B-ZMU)

(v) Prior Related Cases, if any: None

(vi) Sales Commission, Fee, etc., Paid, Offered, or Agreed to be Paid: None known at this time

(vii) Sensitivity of Technology Contained in the Defense Article or Defense Services Proposed to be Sold: None

(viii) Date Report Delivered to Congress: April 14, 2025

* as defined in Section 47(6) of the Arms Export Control Act.

POLICY JUSTIFICATION*Israel—Eitan Powerpack Engines*

The Government of Israel has requested to buy additional Eitan 8V199TE21–D powerpack engines and engine components that will be added to a previously implemented case whose value was under the congressional notification threshold. The original Foreign Military Sales (FMS) case, valued at \$85.5 million (\$0 in MDE), included Eitan 8V199TE21–D powerpack engines and engine components; U.S. Government and contractor technical assistance; contractor non-recurring engineering; and other related elements of logistics and program support. This notification is for a combined notification of non-MDE Eitan 8V199TE21–D powerpack engines and engine components; U.S. Government and contractor technical assistance; contractor non-recurring engineering; and other related elements of logistics and program support. The estimated total cost is \$180 million.

The U.S. is committed to the security of Israel, and it is vital to U.S. national interests to assist Israel to develop and maintain a strong and ready self-defense capability. This proposed sale is consistent with those objectives.

The proposed sale will enhance Israel's capability to meet current and future threats by improving its ability to defend Israel's borders, vital infrastructure, and population centers. This proposed sale will increase the interoperability with U.S. forces and conveys U.S. commitment to Israel's security and armed forces modernization. Israel will have no difficulty absorbing this equipment into its armed forces.

The proposed sale of this equipment and support will not alter the basic military balance in the region.

The principal contractor will be Rolls-Royce Solutions America, Inc., located in Novi, MI. At this time, the U.S. Government is not aware of any offset agreement proposed in connection with this potential sale. Any offset agreement will be defined in negotiations between the purchaser and the contractor.

Implementation of this proposed sale will not require the assignment of any additional U.S. Government or contractor representatives to Israel.

There will be no adverse impact on U.S. defense readiness as a result of this proposed sale.

[FR Doc. 2026–00312 Filed 1–9–26; 8:45 am]

BILLING CODE 6001–FR–P

DEPARTMENT OF DEFENSE**Office of the Secretary**

[Transmittal No. 24–20]

Arms Sales Notification

AGENCY: Defense Security Cooperation Agency, Department of Defense (DoD).

ACTION: Arms sales notice.

SUMMARY: The DoD is publishing the unclassified text of an arms sales notification.

FOR FURTHER INFORMATION CONTACT:

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

SUPPLEMENTARY INFORMATION: This 36(b) arms sales notification is published to fulfill the requirements of section 155 of Public Law 104–164 dated July 21, 1996. The following is a copy of a letter to the Speaker of the House of Representatives with attached Transmittal 24–20, Policy Justification, and Sensitivity of Technology.

Dated: January 8, 2026.

Stephanie J. Bost,

Alternate OSD Federal Register Liaison Officer, Department of Defense.

BILLING CODE 6001–FR–P