

**SUMMARY:** In accordance with the Privacy Act of 1974, as amended (Privacy Act), this document announces a new computer matching program the Federal Communications Commission (FCC or “Commission or Agency”) and the Universal Service Administrative Company (USAC) will conduct with the Puerto Rico Department of the Family. The purpose of this matching program is to verify the eligibility of applicants to and subscribers of Lifeline, and the Affordable Connectivity Program (ACP), both of which are administered by USAC under the direction of the FCC. More information about these programs is provided in the **SUPPLEMENTARY INFORMATION** section below.

**DATES:** Written comments are due on or before March 27, 2026. This computer matching program will commence on March 27, 2026, and will conclude after 18 months.

**ADDRESSES:** Send comments to Shana Yates, FCC, 45 L Street NE, Washington, DC 20554, or to [Privacy@fcc.gov](mailto:Privacy@fcc.gov).

**FOR FURTHER INFORMATION CONTACT:** Shana Yates at (202) 418–0683 or [Privacy@fcc.gov](mailto:Privacy@fcc.gov).

**SUPPLEMENTARY INFORMATION:** The Lifeline program provides support for discounted broadband and voice services to low-income consumers. Lifeline is administered by the Universal Service Administrative Company (USAC) under FCC direction. Consumers qualify for Lifeline through proof of income or participation in a qualifying program, such as Medicaid, the Supplemental Nutritional Assistance Program (SNAP), Federal Public Housing Assistance, Supplemental Security Income (SSI), Veterans and Survivors Pension Benefit, or various Tribal-specific federal assistance programs.

In the Consolidated Appropriations Act, 2021, Public Law 116–260, 134 Stat. 1182, 2129–36 (2020), Congress created the Emergency Broadband Benefit Program, and directed use of the National Verifier to determine eligibility based on various criteria, including the qualifications for Lifeline (Medicaid, SNAP, etc.). EBBP provided \$3.2 billion in monthly consumer discounts for broadband service and one-time provider reimbursement for a connected device (laptop, desktop computer or tablet). In the Infrastructure Investment and Jobs Act, Public Law 117–58, 135 Stat. 429, 1238–44 (2021) (codified at 47 U.S.C. 1751–52), Congress modified and extended EBBP, provided an additional \$14.2 billion, and renamed it the Affordable Connectivity Program (ACP). A household may qualify for the ACP benefit under various criteria, including

an individual qualifying for the FCC’s Lifeline program.

In a Report and Order adopted on March 31, 2016, (81 FR 33026, May 24, 2016) (*2016 Lifeline Modernization Order*), the Commission ordered USAC to create a National Lifeline Eligibility Verifier (“National Verifier”), including the National Lifeline Eligibility Database (LED), that would match data about Lifeline applicants and subscribers with other data sources to verify the eligibility of an applicant or subscriber. The Commission found that the National Verifier would reduce compliance costs for Lifeline service providers, improve service for Lifeline subscribers, and reduce waste, fraud, and abuse in the program.

The Consolidated Appropriations Act of 2021 directs the FCC to leverage the National Verifier to verify applicants’ eligibility for ACP. The purpose of this matching program is to verify the eligibility of Lifeline and ACP applicants and subscribers by determining whether they receive PAN benefits administered by the Puerto Rico Department of the Family.

#### Participating Agencies

Puerto Rico Department of the Family (source agency); Federal Communications Commission (recipient agency) and Universal Service Administrative Company.

#### Authority for Conducting the Matching Program

The authority to conduct the matching program for the FCC’s ACP is 47 U.S.C. 1752(a) through(b). The authority to conduct the matching program for the FCC’s Lifeline program is 47 U.S.C. 254(a) through(c), (j).

#### Purpose(s)

The purpose of this new matching agreement is to verify the eligibility of applicants and subscribers to Lifeline, as well as to ACP and other Federal programs that use qualification for Lifeline as an eligibility criterion. This new agreement will permit eligibility verification for the Lifeline program and ACP by checking an applicant’s/ subscriber’s participation in PAN in Puerto Rico Department of the Family. Under FCC rules, consumers receiving these benefits qualify for Lifeline discounts and also for ACP benefits.

#### Categories of Individuals

The categories of individuals whose information is involved in the matching program include, but are not limited to, those individuals who have applied for Lifeline and/or ACP benefits; are currently receiving Lifeline and/or ACP

benefits; are individuals who enable another individual in their household to qualify for Lifeline and/or ACP benefits; are minors whose status qualifies a parent or guardian for Lifeline and/or ACP benefits; or are individuals who have received Lifeline and/or ACP benefits.

#### Categories of Records

The categories of records involved in the matching program include the last four digits of the applicant’s Social Security Number, date of birth, first and last name. The National Verifier will transfer these data elements to the Puerto Rico Department of the Family which will respond either “yes” or “no” that the individual is enrolled in a qualifying assistance program: PAN administered by the Puerto Rico Department of the Family.

#### System(s) of Records

The records shared as part of this matching program reside in the Lifeline system of records, FCC/WCB–1, Lifeline, which was published in the **Federal Register** at 89 FR 28777 (Apr. 19, 2024).

The records shared as part of this matching program reside in the ACP system of records, FCC/WCB–3, Affordable Connectivity Program, which was published in the **Federal Register** at 89 FR 28780 (Apr. 19, 2024).

Federal Communications Commission.

**Marlene Dortch,**  
*Secretary.*

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board’s Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

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 paragraph 7 of the 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.

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 March 12, 2026.

A. *Federal Reserve Bank of New York* (Bank Applications Officer) 33 Liberty Street, New York, New York 10045–0001. Comments can also be sent electronically to

[Comments.applications@ny.frb.org](mailto:Comments.applications@ny.frb.org):

1. *The Josephine M. Capobianco Irrevocable Gift Trust, Anthony M. Capobianco and Sandra D. Capobianco as trustees, all of Glen Cove, New York*; to join the Capobianco Family Control Group, a group acting in concert, to retain voting shares of American Community Bancorp, Inc., and thereby indirectly retain voting shares of American Community Bank, both of Glen Cove, New York.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

*Associate Secretary of the Board.*

[FR Doc. 2026–03764 Filed 2–24–26; 8:45 am]

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## 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 an additional three years the current Paperwork Reduction Act (PRA) clearance for the information collection requirements in the Used Car Rule (Rule). That clearance expires on February 28, 2026.

**DATES:** Comments must be received by March 27, 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](http://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](http://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.

**FOR FURTHER INFORMATION CONTACT:** Elizabeth Scott, Attorney, Midwest Region, Federal Trade Commission, (312) 960–5609, [escott@ftc.gov](mailto:escott@ftc.gov).

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* The Used Car Rule, 16 CFR part 455.

*OMB Control Number:* 3084–0108.

*Type of Review:* Extension without change of currently approved collection.

*Affected Public:* Private Sector: Businesses and other for-profit entities.

*Estimated Annual Burden Hours:* 3,166,352.<sup>1</sup>

*Estimated Annual Labor Costs:* \$69,216,455.

*Non-Labor Costs:* \$19,300,000.

**Abstract**

The Used Car Rule promotes informed purchasing decisions by requiring that used car dealers display a form called a “Buyers Guide” on each used car offered for sale that, among other things, discloses information about warranty coverage and other information to assist purchasers. The Rule has no recordkeeping or reporting requirements.

On December 5, 2025, the FTC sought comment on the information collection requirements associated with the Rule. 90 FR 56147. The Commission received three comments that support the renewal of the information collections.<sup>2</sup>

<sup>1</sup> The annual burden hours and annual labor costs are slightly higher than the estimates set out in the 60-Day **Federal Register** notice, which were 3,164,100 hours and \$69,167,226, respectively. This is because updates to U.S. Census Bureau surveys now indicate that approximately 13.6 percent of the U.S. population speaks Spanish at home, and 8.6 percent of the population speak English less than very well, as opposed to 13.4 percent and 8.4 percent noted as of September 30, 2025.

<sup>2</sup> Comment ID FTC–2025–0858–0003 (Tyler Rodriguez), received Dec. 9, 2025; Comment ID FTC–2025–0858–0002 (David Connell), received

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 90 FR 56147.

*Request for Comment*

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 not include any sensitive personal information, such as anyone’s Social Security number; date of birth; driver’s license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “trade secret or any commercial or financial information which . . . is privileged or confidential” —as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

**Josephine Liu,**

*Assistant General Counsel for Legal Counsel.*

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Dec. 8, 2025; and Comment ID FTC–2025–0858–0007 (Carson Loveless), received Jan. 26, 2025; all are available at <https://www.regulations.gov/document/FTC-2025-0858-0001/comment>.