

Company, Unital Energy Systems, Inc., Fitchburg Gas and Electric Light Company, Vermont Transco, LLC

Belmont Municipal Light Department, Braintree Electric Light Department, Concord Municipal Light Plant, Georgetown Municipal Light Department, Groveland Electric Light Department, Hingham Municipal Lighting Plant, Littleton Electric Light & Water Department, Middleborough Gas & Electric Department, Middleton Electric Light Department, Reading Municipal Light Department, Rowley Municipal Lighting Plant, Taunton Municipal Lighting Plant, Wellesley Municipal Light Plant v. Central Maine Power Company, Emera Maine (formerly known as Bangor Hydro-Electric Company), Eversource Energy Service Company and its operating company affiliates: The Connecticut Light and Power Company, Western Massachusetts Electric Company, Public Service Company of New Hampshire, and NSTAR Electric Company, New England Power Company, New Hampshire Transmission LLC, The United Illuminating Company, Fitchburg Gas and Electric Light Company, Vermont Transco, LLC

On April 2, 2026, the New England Transmission Owners (Indicated NETOs)¹ filed a Motion for Stay (Motion) of the refund obligations in Opinion No. 594² associated with the period from October 16, 2014, through March 19, 2026. Included in the Motion was a request that the Commission shorten the period for comments in response to the Motion to three business days. The Connecticut Public Utilities Regulatory Authority and the Massachusetts Attorney General's Office collectively, and the New England States Committee on Electricity filed answers opposing Indicated NETOs' request for a shortened comment period.

Upon consideration, notice is hereby given that comments in response to Indicated NETOs' Motion are due by 5:00 p.m. Eastern Time on April 17, 2026.

(Authority: 18 CFR 2.1.)

¹ The "Indicated NETOs" are Central Maine Power Company, Eversource Energy Service Company (on behalf of its operating company affiliates: The Connecticut Light and Power Company; NSTAR Electric Company; and Public Service Company of New Hampshire, each of which is doing business as Eversource Energy), and The United Illuminating Company.

² *Coakley v. Bangor Hydro-Elec. Co.*, Opinion No. 594, 194 FERC ¶ 61,208 (2026).

Dated: April 14, 2026.

Debbie-Anne A. Reese,
Secretary.

[FR Doc. 2026-07550 Filed 4-16-26; 8:45 am]

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ENVIRONMENTAL PROTECTION AGENCY

[FRL OPRM-FAD-218]

Environmental Impact Statements; Notice of Availability

Responsible Agency: Office of Federal Activities, General Information 202-993-3272 or <https://www.epa.gov/nepa>. Weekly receipt of Environmental Impact Statements (EIS)

Filed April 6, 2026 10 a.m. EST

Through April 13, 2026 10 a.m. EST Pursuant to CEQ Guidance on 42 U.S.C. 4332.

Notice: Section 309(a) of the Clean Air Act requires that EPA make public its comments on EISs issued by other Federal agencies. EPA's comment letters on EISs are available at: <https://cdxapps.epa.gov/cdx-enepa-ii/public/action/eis/search>.

EIS No. 20260038, Draft, NNSA, NM, Draft Plutonium Pit Production Programmatic Environmental Impact Statement, Comment Period Ends: 07/16/2026, Contact: Kristen Dors 505-606-8953.

EIS No. 20260039, Final Supplement, USAF, AR, Expansion of the Foreign Military Sales F-35 Pilot Training Center at Ebbing Air National Guard Base, Arkansas, Contact: Austin Naranjo 210-652-4400.

EIS No. 20260040, Draft, MARAD, TX, ST LNG Deepwater Port Development Project, Comment Period Ends: 06/01/2026, Contact: Brian Barton 202-295-7155.

EIS No. 20260041, Final, USFS, UT, High Uintas Wilderness Domestic Sheep Analysis, Contact: Bethany Nickison 801-999-2103.

EIS No. 20260042, Final, USFS, WY, Dell Creek Forest Park Elk Feedgrounds, Review Period Ends: 05/18/2026, Contact: Rebecca Hotze 307-739-5510.

EIS No. 20260043, Draft Supplement, USFS, MT, Pilgrim Creek Timber Sale Project, Comment Period Ends: 06/02/2026, Contact: Lisa Osborn 406-295-7426.

EIS No. 20260044, Final, USFS, CA, Mokelumne Amador Calaveras Forest Resilience Project, Contact: Benjamin Cossel 209-732-8189.

EIS No. 20260045, Final Supplement, FHWA, FTA, WA, Interstate Bridge Replacement Program, Contact: Jeff Horton 202-220-4463.

EIS No. 20260046, Draft, BLM, CA, Castle Mountain Mine, Comment Period Ends: 06/01/2026, Contact: Rose Pettiette 760-326-7000.

Dated: April 14, 2026.

Nancy Abrams,

Deputy Director, Federal Activities Division.

[FR Doc. 2026-07533 Filed 4-16-26; 8:45 am]

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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, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than May 18, 2026.

A. Federal Reserve Bank of Chicago
(Colette A. Fried, Assistant Vice

President) 230 South LaSalle Street, Chicago, Illinois 60690-1414.

Comments can also be sent electronically to

Comments.applications@chi.frb.org:

1. *University Bancorp, Inc., Ann Arbor, Michigan*; to merge with Greater Pacific Bancshares, Whittier, California, and thereby indirectly acquire Bank of Whittier, National Association, Whittier, California.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026-07556 Filed 4-16-26; 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.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Federal Trade Commission (FTC or Commission) is seeking public comment on its proposal to extend for an additional three years the Office of Management and Budget (OMB) clearance for information collection requirements in its Fair Credit Reporting Risk-Based Pricing Regulations (Risk-Based Pricing Rule or Rule), which applies to certain motor vehicle dealers, and its shared enforcement with the Consumer Financial Protection Bureau (CFPB) of the risk-based pricing provisions (Subpart H) of the CFPB's Regulation V regarding other entities. The current clearance expires on July 31, 2026.

DATES: Comments must be filed by June 16, 2026.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Risk-Based Pricing Rule, PRA Comment, P145403," on your comment, and file your comment online at <https://www.regulations.gov> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Mail Stop H-144 (Annex E), Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Jamie Hine, Attorney, Division of

Privacy and Identity Protection, Bureau of Consumer Protection, 600 Pennsylvania Ave. NW, Washington, DC 20580, jhine@ftc.gov, (202) 326-2188.

SUPPLEMENTARY INFORMATION:

Title of Collection: Fair Credit

Reporting Risk-Based Pricing

Regulations, 16 CFR part 640.

OMB Control Number: 3084-0145.

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

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

Estimated Annual Burden

Hours: 10,667,220.

Estimated Annual Labor Costs:

\$239,052,400.

Abstract: The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) was enacted on July 21, 2010.¹ The Dodd-Frank Act transferred to the CFPB most of the FTC's rulemaking authority for the risk-based pricing provisions of the Fair Credit Reporting Act (FCRA),² on July 21, 2011.³ After the enactment of the Dodd-Frank Act, the FTC retains rulemaking authority for its Risk-Based Pricing Rule (16 CFR part 640) solely for motor vehicle dealers described in section 1029(a) of the Dodd-Frank Act that are predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both.⁴ The FTC shares enforcement authority with the CFPB for provisions of Regulation V Subpart H (12 CFR 1022.70-1022.75) that apply to entities other than motor vehicle dealers described above.

The Risk-Based Pricing Rule and the CFPB's Regulation V require that a creditor provide a risk-based pricing notice to a consumer when the creditor uses a consumer report to grant or extend credit to the consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that creditor.⁵ Additionally, these provisions require disclosure of credit scores and information relating to credit scores in risk-based pricing notices if a credit score of the consumer is used in setting the material terms of credit.

As required by section 3506(c)(2)(A) of the PRA, 44 U.S.C. 3506(c)(2)(A), the

¹ Public Law 111-203, 124 Stat. 1376 (2010).

² 15 U.S.C. 1681 *et seq.*

³ Dodd-Frank Act, sec. 1061. This date was the "designated transfer date" established by the Treasury Department under the Dodd-Frank Act. See Dep't of the Treasury, *Bureau of Consumer Financial Protection; Designated Transfer Date*, 75 FR 57252, 57253 (Sept. 20, 2010); see also Dodd-Frank Act, sec. 1062.

⁴ See Dodd-Frank Act secs. 1029(a), (c).

⁵ 16 CFR 640.3-640.4; 12 CFR 1022.72-1022.73.

FTC is providing this opportunity for public comment before requesting that OMB extend the existing clearance for the information collection requirements contained in the Risk-Based Pricing Rule.

Burden Statement

The Commission estimates that approximately 294,612 entities are covered by the FTC and CFPB Rules,⁶ including 60,963 motor vehicle dealers that are subject to exclusive FTC jurisdiction.⁷ The FTC assumes the full burden for the motor vehicle dealers subject to its exclusive jurisdiction and shares burden for the remaining entities subject to both CFPB and FTC enforcement authority. Accordingly, as an analytical framework, the FTC estimates burden pertaining to respondents over which both agencies have shared enforcement authority, divides the resulting total by one-half to reflect the FTC's shared burden, and adds to the resulting subtotal the estimated burden for motor vehicle dealers over which the FTC retains exclusive rulemaking and enforcement authority.

This yields a total of 177,787 respondents for whom the FTC accounts for burden (60,963 motor vehicle dealers plus one-half (*i.e.*, 116,824) of the remaining 233,649 entities subject to

⁶ See NAICS Association, LLC, NAICS Code Drill-Down Tool, (the categories of covered entities include "Furniture and Home Furnishings Retailers" (NAICS 4491) (<https://www.naics.com/six-digit-naics/?v=2022&code=44-45>), "Electronics and Appliance Retailers" (NAICS 449210) (<https://www.naics.com/six-digit-naics/?v=2022&code=44-45>), and "Consumer Lending" (NAICS 55291) (<https://www.naics.com/six-digit-naics/?v=2022&code=52>). See also U.S. Census Bureau, All Sectors: County Business Patterns, including ZIP Code Business Patterns, by Legal Form of Organization and Employment Size Class for the U.S., States, and Selected Geographies: 2023, <https://data.census.gov/table?q=Business+and+Economy&codeset=naics-221> (for utilities). The estimate also includes state-chartered credit unions, which are subject to the Commission's jurisdiction. See 15 U.S.C. 1681s. Commission staff relied on estimates from the Credit Union National Association for the number of non-federal credit unions. See National Credit Union Administration, Quarterly Credit Union Data Summary 2025 Q4, <https://ncua.gov/files/publications/analysis/quarterly-data-summary-2025-Q4.pdf> (Dec. 2025). There are an estimated 118,491 furniture and home furnishing retailers, 76,522 electronics and appliance retailers, 16,656 consumer lending businesses, 20,379 utilities, and 1,601 state-chartered credit unions.

⁷ See U.S. Census Bureau, All Sectors: County Business Patterns, including ZIP Code Business Patterns, by Legal Form of Organization and Employment Size Class for the U.S., States, and Selected Geographies: 2023, <https://data.census.gov/table/CBP2023.CB2300CBP?y=2023&codeset=naics-44111:44112:44121:44122:441228>. This total is based on an estimated 47,057 new and used car dealers, 2,972 recreational vehicle dealers, 4,246 boat dealers, and 6,688 motorcycle, ATV, and other motor vehicle dealers.