

significant energy action under the definition in Executive Order 13211, a Statement of Energy Effects is not required.

National Environmental Policy Act

Consistent with sections 501(a) and 702(d) of SMCRA (30 U.S.C. 1251(a) and 1292(d), respectively) and the U.S. Department of the Interior Departmental Manual, part 516, section 13.5(A), State program amendments are not major Federal actions within the meaning of section 102(2)(C) of the National Environmental Policy Act (42 U.S.C. 4332(2)(C)).

Paperwork Reduction Act

This rule does not include requests and requirements of an individual, partnership, or corporation to obtain information and report it to a Federal agency. As this rule does not contain information collection requirements, a submission to the Office of Management and Budget under the Paperwork Reduction Act (44 U.S.C. 3501 *et seq.*) is not required.

Regulatory Flexibility Act

This rule will not have a significant economic impact on a substantial number of small entities under the Regulatory Flexibility Act (5 U.S.C. 601 *et seq.*). The State submittal, which is the subject of this rule, is based upon corresponding Federal regulations for

which an economic analysis was prepared and certification made that such regulations would not have a significant economic effect upon a substantial number of small entities. In making the determination as to whether this rule would have a significant economic impact, the Department relied upon the data and assumptions for the corresponding Federal regulations.

Congressional Review Act

This rule is not a major rule under 5 U.S.C. 804(2), the Small Business Regulatory Enforcement Fairness Act. This rule: (a) does not have an annual effect on the economy of \$100 million; (b) will not cause a major increase in costs or prices for consumers, individual industries, Federal, State, or local government agencies, or geographic regions; and (c) does not have significant adverse effects on competition, employment, investment, productivity, innovation, or the ability of U.S.-based enterprises to compete with foreign-based enterprises. This determination is based on an analysis of the corresponding Federal regulations, which were determined not to constitute a major rule.

Unfunded Mandates Reform Act

This rule does not impose an unfunded mandate on State, local, or Tribal governments, or the private sector of more than \$100 million per year. The

rule does not have a significant or unique effect on State, local, or Tribal governments or the private sector. This determination is based on an analysis of the corresponding Federal regulations, which were determined not to impose an unfunded mandate. Therefore, a statement containing the information required by the Unfunded Mandates Reform Act (2 U.S.C. 1531 *et seq.*) is not required.

List of Subjects in 30 CFR Part 934

Intergovernmental relations, Surface mining, Underground mining.

Marcelo Calle,

Acting Regional Director, Unified Interior Regions 5, 7–11.

For the reasons set out in the preamble, 30 CFR part 934 is amended as set forth below:

PART 934—NORTH DAKOTA

■ 1. The authority citation for part 934 continues to read as follows:

Authority: 30 U.S.C. 1201 *et seq.*

■ 2. In § 934.15, amend the table by adding a new entry for “November 30, 2022” at the end of the table to read as follows:

§ 934.15 Approval of North Dakota regulatory program amendments.

* * * * *

Original amendment submission date	Date of final publication	Citation/description
* November 30, 2022	* August 11, 2026	* NDCC 38–14.1–19(1)/ Changes the time allowed to schedule an informal conference from 30 to 45 days. NDCC 38–14.1–22(3)/ Changes the time allowed for an application for permit renewal from 120 to 180 days. NDCC 38–14.1–03(12), NDCC 38–14.1–21(2), NDAC 69–05.2–09–02(8), NDAC 69–05.2–09–05, NDAC 69–05.2–13–07, NDAC 69–05.2–16–02, NDAC 69–05.2–16–04(c and g), NDAC 69–05.2–16–05(1)(b)(1), NDAC 69–05.2–16–20(1), NDAC 69–05.2–19–02(1), NDAC 69–05.2–19–04/ Updates grammar and transfer of duties to the newly created North Dakota Department of Environmental Quality. NDCC 38–14.1–03(12), NDCC 38–14.1–14(1)(n), NDCC 38–14.1–21(2), NDCC 38–14.1–24(7), NDCC 38–14.1–25(1), NDAC 69–05.2–05–06(1)(d)/ Updates grammar and transfer of duties to the newly established North Dakota Department of Water Resources and the state engineer.

[FR Doc. 2026–16318 Filed 8–10–26; 8:45 am]

BILLING CODE 4310–05–P

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network

31 CFR Part 1010

Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Financial Institutions in Minnesota

AGENCY: Financial Crimes Enforcement Network (FinCEN), Treasury.

ACTION: Order.

SUMMARY: FinCEN is issuing this Geographic Targeting Order, requiring banks and money transmitters located in the Counties of Hennepin and Ramsey, Minnesota to retain and report records of certain payments of \$3,000 or more.

DATES: *Effective date:* This action is effective on August 11, 2026.

FOR FURTHER INFORMATION CONTACT: FinCEN’s Regulatory Support Section by

submitting an inquiry at www.fincen.gov/contact.

SUPPLEMENTARY INFORMATION:

I. Background

If the Secretary of the Treasury (Secretary) finds, upon his own initiative or at the request of an appropriate Federal or State law enforcement official, that reasonable grounds exist for concluding that additional recordkeeping and reporting requirements are necessary to carry out the purposes of the Bank Secrecy Act (BSA)¹ or to prevent evasions thereof, the Secretary may issue a Geographic Targeting Order (GTO) requiring any domestic financial institution or group of domestic financial institutions, or any domestic nonfinancial trade or business or group of domestic nonfinancial trades or businesses, in a geographic area to obtain such information as the Secretary may describe in such GTO concerning any transaction in which such financial institution or nonfinancial trade or business is involved for the payment, receipt, or transfer of funds (as the Secretary may describe in such GTO), and concerning any other person participating in such transaction.² For any such transaction, the Secretary may require the financial institution or nonfinancial trade or business to maintain a record and/or file a report in the manner and to the extent specified.³ The maximum effective period for a GTO is 180 days unless renewed.⁴ The authority of the Secretary to issue a GTO has been delegated to the Director of FinCEN (Director).⁵

The Director finds that reasonable grounds exist for concluding that the additional recordkeeping and reporting requirements set forth in the GTO contained in this document (the "Order") are necessary to carry out the purposes of the BSA or to prevent evasions thereof. This action is being taken in furtherance of Treasury's efforts to combat international money laundering relating to government benefits fraud in Minnesota. The Order does not alter any existing BSA obligation of a Covered Business (as

defined in the Order), except as otherwise set out in the Order itself.

II. Geographic Targeting Order

A. Businesses and Transactions Covered by This Order

1. For purposes of this Order, a "Covered Business" means any bank, as defined in 31 CFR 1010.100(d), or a money transmitter, as defined in 31 CFR 1010.100(ff)(5), with a branch, subsidiary, or office located in the Covered Geographic Area.

2. For purposes of this Order, a "Covered Transaction" means each funds transfer for which records are required to be retained under either 31 CFR 1020.410(a) or 31 CFR 1010.410(e), and for which a corresponding payment order or transmittal order is accepted by the Covered Business as an originator's bank or transmitter's financial institution:

a. Where the originator or transmitter provides an address in the Covered Geographic Area;

b. Where the originator or transmitter is not a company publicly traded on an exchange regulated by the Securities and Exchange Commission;

c. Where the originator or transmitter is not a financial institution subject to anti-money laundering program requirements under the BSA;

d. Where the Covered Business is a bank, the originator is not described in 31 CFR 1010.230(e)(2)(i)-(xvi); and

e. Either the beneficiary or recipient is located outside of the United States or the financial institution used by the beneficiary or recipient to receive the funds is located outside of the United States.

3. For purposes of this Order, the "Covered Geographic Area" means Hennepin County and Ramsey County, Minnesota.

4. All terms used but not otherwise defined herein shall have the same meaning set forth in part 1010 of chapter X of subtitle B of title 31 of the Code of Federal Regulations.

B. Reports Required to be Filed by the Covered Business

5. The Covered Business shall report Covered Transactions to FinCEN through the Financial Industry (FI) Portal, available at fincen.gov/resources/financial-institutions. Covered Businesses may access the FI Portal using their Login.gov account and requesting "Financial Industry Access" at ois.fincen.gov/accessrequest. When submitting, select "Special Measures" as the file type and enter "FIN-65547-X3M6T." For any technical questions or issues regarding FinCEN's FI Portal,

please visit fiportal.fincen.gov/contact-us or contact fincenappshd@fincen.gov.

6. All submissions shall be saved as a Comma-Separated Value (CSV) file prior to submission and adhere to the *Minnesota Fraud GTO Submission Template*, available at <https://www.fincen.gov/system/files/2026-01/minnesota-fraud-gto-submission.csv>, for which additional information may be found in the *Minnesota Fraud GTO Template Dictionary*, available at <https://www.fincen.gov/system/files/2026-01/minnesota-fraud-gto-template-dictionary.pdf>. Data file names should use the format *FilerName TransactionYearMonth_File#ofTotal#_MNGTO2026.csv*.

7. If the Covered Business is a bank, the Covered Business shall report all information required to be retained under 31 CFR 1020.410(a)(1) and (2), along with the following (regardless of whether the information is provided with the payment order), for which the Covered Business may rely upon information provided by the originator, absent knowledge of facts that would reasonably call into question the reliability of the information provided, by the end of the month following the month in which the Covered Transaction took place:

a. The name and employer identification number of the Covered Business;

b. The account number of the originator;

c. The name of the beneficiary;

d. The address of the beneficiary;

e. The date of birth of the beneficiary;

f. A phone number of the beneficiary;

g. An email address of the beneficiary;

h. The account number of the beneficiary;

i. Whether the source of funds for the transfer includes payments that are from any federal, state, or local government contract or benefit program; and

j. If the answer to question (i) is yes, whether those payments are from government agencies to entities in which the originator has any ownership interest.

8. If the Covered Business is a money transmitter, the Covered Business shall report all information required to be retained under 31 CFR 1010.410(e)(1) and (2), along with the following (regardless of whether the information is provided with the transmittal order), for which the Covered Business may rely upon information provided by the transmitter, absent knowledge of facts that would reasonably call into question the reliability of the information provided, by the end of the month following the month in which the Covered Transaction took place:

¹ The BSA is codified at 12 U.S.C. 1829b and 1951–1960, and 31 U.S.C. 5311–5314 and 5316–5336, and includes notes thereto, with implementing regulations at 31 CFR chapter X.

² 31 U.S.C. 5326(a); *see also* 31 CFR 1010.370.

³ *Id.*

⁴ 31 U.S.C. 5326(d); *see also* 31 CFR 1010.370(d)(1).

⁵ Treasury Order 180–01 (Jan. 14, 2020); *see also* 31 U.S.C. 310(b)(2)(I) (providing that the Director of FinCEN shall "[a]dminister the requirements of subchapter II of chapter 53 of this title, chapter 2 of title I of Public Law 91–508, and section 21 of the Federal Deposit Insurance Act, to the extent delegated such authority by the Secretary").

a. The name and employer identification number of the Covered Business;

b. The name of the recipient;

c. The address of the recipient;

d. The date of birth of the recipient;

e. A phone number of the recipient;

f. An email address of the recipient;

g. Whether the transmittal was sourced from currency, check, credit or debit card, or other;

h. Whether the source of funds for the transfer includes payments that are from any federal, state, or local government contract or benefit program;

i. If the answer to question (h) is yes, whether those payments are from government agencies to entities in which the transmitter has any ownership interest;

j. The form of transmittal (wire, convertible virtual currency transmission, ledger entry, or other); and

k. If the transmittal is a ledger entry that tracks credits and debits with hawaladars located internationally, whether the money transmitter uses cash couriers to settle those debits.

C. Order Period

The terms of this Order are effective on August 11, 2026, and end on February 6, 2027.

D. Retention of Records

The Covered Business must: (1) retain all reports filed to comply with this Order and any other records relating to compliance with this Order for a period of five years from the last day that this Order is effective (including any renewals of this Order); (2) store all such records in a manner accessible within a reasonable period of time; and (3) make such records available to FinCEN, or any other appropriate law enforcement or regulatory agency, upon request, in accordance with applicable law.

E. No Effect on Other Provision of the BSA or Its Implementing Regulations

Nothing in this Order otherwise modifies or affects any provision of the BSA or the regulations implementing the BSA to the extent not expressly stated herein.

F. Confidentiality

This Order is being publicly issued, and its terms are not confidential.

G. Compliance

The Covered Business must supervise, and is responsible for, compliance by each of its officers, directors, employees, and agents with the terms of this Order. The Covered Business must transmit

this Order to each of its agents located in the Covered Geographic Area. The Covered Business must also transmit this Order to its Chief Executive Officer or other similarly acting manager.

H. Penalties for Noncompliance

The Covered Business, and any of its officers, directors, employees, and agents, may be liable, without limitation, for civil or criminal penalties for willfully violating any of the terms of this Order.

I. Validity of Order

Any judicial determination that any provision of this Order is invalid shall not affect the validity of any other provision of this Order, and each other provision shall thereafter remain in full force and effect. A copy of this Order carries the full force and effect of an original signed Order.

J. Paperwork Reduction Act

The collection of information subject to the Paperwork Reduction Act contained in this Order has been approved by the Office of Management and Budget (OMB) and assigned OMB control number 1506–0056. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number.

K. Questions

All questions about the Order should be directed to FinCEN at <https://www.fincen.gov/contact>.

(Authority: 31 U.S.C. 5326)

Jimmy L. Kirby,

Deputy Director, Financial Crimes Enforcement Network.

[FR Doc. 2026–16365 Filed 8–10–26; 8:45 am]

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DEPARTMENT OF HOMELAND SECURITY

Coast Guard

33 CFR Part 100

[Docket Number USCG–2026–0666]

RIN 1625–AA08

Special Local Regulation; Great Lakes Annual Marine Events—Cuyahoga River, Cleveland, OH

AGENCY: Coast Guard, Department of Homeland Security.

ACTION: Final rule.

SUMMARY: The Coast Guard is establishing a recurring Special Local Regulation (SLR) for certain navigable

waters of the Cuyahoga River. The SLR is necessary to provide for the safety of life on these waters during the Cleveland Dragon Boat Festival, which occurs annually on or around the 4th weekend in August. This rulemaking prohibits persons and vessels from entering the regulated area during enforcement periods unless specifically authorized by the Captain of the Port, Sector Eastern Great Lakes or their designated representative.

DATES: This rule is effective August 11, 2026.

ADDRESSES: To view available documents go to <https://www.regulations.gov> and search for USCG–2026–0666.

FOR FURTHER INFORMATION CONTACT: If you have questions about this rule, contact MST1 Andrew Nevenner, Marine Safety Unit Cleveland, U.S. Coast Guard; telephone 216–701–5989, or email Andrew.J.Nevenner@uscg.mil.

SUPPLEMENTARY INFORMATION:

I. Table of Abbreviations

CFR Code of Federal Regulations
COTP Captain of the Port
DHS Department of Homeland Security
FR Federal Register
NPRM Notice of proposed rulemaking
§ Section
U.S.C. United States Code

II. Background and Authority

On January 7, 2026, an organization notified the Coast Guard that they will be hosting the Cleveland Dragon Boat Festival on the Cuyahoga River near the Cleveland Rowing Foundation in Cleveland, OH on August 29, 2026. The Coast Guard lists annual marine events in the CFR. For USCG Sector Eastern Great Lakes, SLRs are listed in 33 CFR 100.901. The Cleveland Dragon Boat Festival is held annually one day on or around the 4th weekend in August on the Cuyahoga River near the Cleveland Rowing Foundation in Cleveland, OH. The Cleveland Dragon Boat Festival is a recreational and competitive paddling event featuring organized dragon boat races conducted in team-based paddle craft. Hazards from the event include increased vessel congestion due to the number of participants, and racing in the pathway of commercial traffic. On June 25, 2026, the Coast Guard published a notice of proposed rulemaking (NPRM) titled Special Local Regulation; Great Lakes annual marine events—Cuyahoga River, Cleveland, OH (91 FR 38352). In that NPRM, we stated why we issued the NPRM and invited comments on our proposed regulatory action related to this dragon boat festival.