TABLE 4—REGULATION B VIOLATIONS CITED BY NON-FFIEC AGENCIES ENFORCING ECOA, 2025

Regulation B violations cited in 2025	Agency
12 CFR 1002.9(a)(1)(i); (b)(2): *Adverse Action*—Failure to provide notice to the applicant 30 days after receiving a completed application concerning the creditor's approval of, counteroffer to, or adverse action on the application in violation of (a)(1)(i); failure to provide sufficient information in an adverse action notification, including the specific reasons for the action taken in violation of (b)(2).	FCA.
12 CFR 1002.13: *Failure to request and collect information for monitoring purposes*; Failure to obtain information for monitoring purposes.	FCA.

The AMS, SEC, Office of Aviation Consumer Protection (OACP), and the SBA reported that they received no complaints based on ECOA or Regulation B in 2025. The FTC is an enforcement agency and does not conduct compliance examinations.

8.1.4 Referrals to the DOJ

The agencies assigned enforcement authority under section 704 of ECOA must refer a matter to DOJ when there is reason to believe that a creditor has engaged in a pattern or practice of lending discrimination in violation of ECOA.[72] They also may refer other potential ECOA violations to DOJ.[73] In 2025, NCUA made four referrals to DOJ involving violations of ECOA or Regulation B. Two referrals involved discrimination based on receipt of public assistance, one involved discrimination based on age and marital status, and one involved discrimination based on age alone. The OCC made one referral to DOJ involving violations of ECOA, Regulation B, and the FHA. The matter involved discrimination on the basis of race, color, or national origin in mortgage lending.

In 2025, the CFPB, FDIC, and FRB did not refer any ECOA matters to DOJ.

9. Statutory Reporting on HMDA

Pursuant to HMDA, the CFPB in consultation with HUD, must report annually on the utility of HMDA's requirement that covered lenders report the number and dollar amount of certain mortgage loans and applications grouped according to census tract, income level, racial characteristics, age, and gender.[74]

The CFPB is currently assessing the utility of this data and expects to publish a separate report to Congress in late 2026.

Mark Paoletta,

Acting Director, Consumer Financial Protection Bureau.

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BILLING CODE 4810–AM–P

[72] 15 U.S.C. 691e(g).

[73] *Id.*

[74] 12 U.S.C. 2807.

CONSUMER PRODUCT SAFETY COMMISSION

Sunshine Act Meeting

TIME AND DATE: Tuesday, November 10, 2026—12:00 p.m.

PLACE: The meeting will be held remotely.

STATUS: Closed Commission Meeting.

MATTERS TO BE CONSIDERED: Briefing matter.

CONTACT PERSON FOR MORE INFORMATION: Alberta E. Mills, Office of the Secretary, U.S. Consumer Product Safety Commission, 441 G Street NW, Washington, DC 20548, 301–504–7479 (Office) or 240–863–8938 (Cell).

Dated: November 3, 2026.

Alberta E. Mills,

Commission Secretary.

[FR Doc. 2026–22661 Filed 11–4–26; 11:15 am]

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DEPARTMENT OF DEFENSE

Department of the Navy

Meeting of the U.S. Naval Academy Board of Visitors

AGENCY: Department of the Navy (DoN), Department of Defense (DoD).

ACTION: Notice of partially closed meeting.

SUMMARY: The DoD is publishing this notice to announce that the following Federal Advisory Committee meeting of the U.S. Naval Academy Board of Visitors, hereafter ''Board,'' will take place.

DATES: Open to the public, November 30, 2026, from 09:00 a.m. to 11:00 a.m. Eastern Time Zone (ET). Closed to the public, November 30, 2026, from 11:00 a.m. to 12:00 p.m. ET.

ADDRESSES: This meeting will be held at the United States Naval Academy. The meeting will be handicap accessible.

FOR FURTHER INFORMATION CONTACT: Major Shawn C. Wehrle, USMC, Executive Secretary to the Board of Visitors, Office of the Superintendent, U.S. Naval Academy, Annapolis, MD 21402–5000, 410–293–1503, *wehrle@usna.edu.*

SUPPLEMENTARY INFORMATION: This meeting is being held under the provisions of the Federal Advisory Committee Act (FACA) (5 U.S.C. 1001–1014), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and the General Services Administration's Federal Advisory Committee Management Final Rule (41 CFR part 102–3).

Purpose of Meeting: The U.S. Naval Academy Board of Visitors will meet to make such inquiry, as the Board deems necessary, into the state of morale and discipline, the curriculum, instruction, physical equipment, fiscal affairs, and academic methods of the Naval Academy.

Agenda

Proposed meeting agenda for November 30, 2026.

9:00 a.m.–Call to Order (Open to Public)
9:00–10:50 a.m.—Opening Meeting (Open to Public)
10:50–11:00 a.m.—Break
11:00–12:00 p.m.—Closed Meeting (Closed to Public)

The closed meeting from 11:00–12:00 p.m. ET will consist of discussions of new and pending administrative or minor disciplinary infractions and non-judicial punishments involving midshipmen attending the Naval Academy to include but not limited to, individual honor or conduct violations within the Brigade, the disclosure of which would constitute a clearly unwarranted invasion of personal privacy. For this reason, a portion of this meeting will be closed to the public, as the discussion of such information cannot be adequately segregated from other topics, which precludes opening the closed meeting to the public. The Principal Deputy General Counsel has determined in writing that the meeting shall be partially closed to the public because the discussions during the closed meeting from 11:00 a.m.–12:00 p.m. ET will be concerned with matters protected under sections 552b(c)(5), (6), and (7) of title 5, U.S.C.