Employee (SGE) of the United States Government. An SGE is an officer or employee of an agency who is retained, designated, appointed, or employed to perform temporary duties, with or without compensation, for not to exceed 130 days during any period of 365 consecutive days, either on a full- time or intermittent basis. Applicants who are selected to serve on the Committee must complete the following actions before they can serve as a committee member:

(1) Security Clearance (on-line Background Check and fingerprinting).

(2) Confidential Financial Disclosure Report—SGEs are required to file annually a Confidential Financial Disclosure Report to avoid involvement in a real or apparent conflict of interest.

(3) Attend annual ethics briefings to comply with government ethics standards.

Authority: Integrated Coastal and Ocean Observation System Act, part of the Omnibus Public Land Management Act of 2009 (Public Law 111–11), and the Coordinated Ocean Observations and Research Act of 2020 (Public Law 116–271).

Krisa M. Arzayus,

Acting Director, U.S. IOOS Office, National Ocean Service, National Oceanic and Atmospheric Administration.

[FR Doc. 2026–22681 Filed 11–5–26; 8:45 am]

BILLING CODE 3510–NE–P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

Notice of Public Hearings and Availability of the Draft Environmental Impact Statement and Draft Management Plan for the Proposed Designation of the Green Bay National Estuarine Research Reserve

AGENCY: Office for Coastal Management (OCM), National Ocean Service (NOS), National Oceanic and Atmospheric Administration (NOAA), U.S. Department of Commerce.

ACTION: Notice of availability; public hearings.

SUMMARY: Notice is hereby given that, pursuant to the Coastal Zone Management Act, as amended (CZMA), the National Oceanic and Atmospheric Administration (NOAA) Office for Coastal Management is announcing a 45-day public comment period and public hearings to solicit comments on the draft management plan (DMP) and draft environmental impact statement (DEIS) for the proposed designation of the Green Bay National Estuarine Research Reserve (Green Bay Reserve). The DMP addresses research, monitoring, education, and stewardship needs for the proposed Green Bay Reserve, and the DEIS evaluates alternatives to the proposed action, along with the potential environmental impacts of these alternatives.

DATES: NOAA is accepting written public comments on the adequacy of the DMP and DEIS for the proposed designation of the Green Bay Reserve through 11:59 p.m. Central Time (CT) on December 21, 2026. In addition, NOAA will accept oral public comments on the adequacy of the DMP and DEIS for the proposed designation of the Green Bay Reserve during a virtual public hearing held from 10 a.m. to 11:30 a.m. CT via Zoom and an in-person public hearing held from 2:30 p.m. to 4 p.m. CT on Thursday, December 10, 2026. All comments received at the December 10 public hearings and during the 45-day public comment period will be considered in preparing the final management plan and final environmental impact statement for the proposed designation of the Green Bay Reserve.

ADDRESSES: Hearing documents are available on the federal eRulemaking portal at *www.regulations.gov* (enter NOAA–NOS–2024–0006 in the *Search* box). Written comments may be submitted using the following methods:

- *Electronic Submission:* Submit all electronic public comments via the federal eRulemaking portal. Go to *www.regulations.gov* and enter NOAA–NOS–2024–0006 in the *Search* box. Click the *Comment* icon, complete the required fields, and enter or attach your comment. Written comments provided electronically must be submitted no later than 11:59 p.m. CT on December 21, 2026.
- *Mail:* Submit written comments to Erica Seiden, NOAA Office for Coastal Management, 1305 East-West Highway, 10th Floor, Silver Spring, Maryland 20910; ATTN: Green Bay NERR. Written comments provided by mail must be postmarked no later than December 21, 2026.

Instructions: All comments received are part of the public record and will be posted for public viewing on *https://regulations.gov/docket?D=NOAA-NOS-2024-0006* with no changes. All personally identifiable information (*e.g.,* name, address, etc.), confidential business information, or otherwise sensitive information submitted voluntarily by the commenter will be publicly accessible and maintained by NOAA as part of the public record. NOAA will accept anonymous comments. To do so, on the *eRulemaking Portal,* enter ''N/A'' in the required fields if you wish to remain anonymous. If you would like to submit an anonymous comment during the in-person meeting, a comment box, along with paper and writing implements, will be provided. If you would like to provide an anonymous comment during the virtual public scoping meeting, type your comment into the question box, and state that you would like to remain anonymous when your comment is read. Multimedia submissions (*i.e.,* audio, video, etc.) must be accompanied by a written comment. The written comment is considered the official comment and should include discussion of all points you wish to make. NOAA will generally not consider comments, or comment contents, located outside of the primary submission sites or addresses (*i.e.,* those posted on the web, cloud, or other file-sharing system).

Public Hearings

- The virtual public hearing will be held via Zoom at the following link: *https://wisconsin-edu.zoom.us/j/96577868965* on December 10, 2026, at 10 a.m. CT. If requested upon joining the virtual hearing, the meeting ID is 965 7786 8965. This virtual public hearing may also be joined via telephone. The telephone number is (301) 715–8592, and the access code is 96577868965#.
- The in-person public hearing will be conducted on December 10, 2026, at 2:30 p.m. CT in Room 136 of the S.T.E.M. Innovation Center at the University of Wisconsin–Green Bay campus, located at 2019 Technology Way, Green Bay, Wisconsin 54311. This hearing will be in-person only and not broadcast.

Participants can provide comments during both the virtual and in-person hearings. Both public hearings will present the same information. To ensure full consideration by NOAA, oral comments must be in English. The public hearings will be transcribed.

FOR FURTHER INFORMATION CONTACT: Erica Seiden, NOAA Office for Coastal Management, 1305 East-West Highway, 10th Floor, Silver Spring, Maryland 20910; ATTN: Green Bay NERR; (240) 429–5166; *erica.seiden@noaa.gov.*

SUPPLEMENTARY INFORMATION:

I. Background

The National Estuarine Research Reserve System (Reserve System) is a federal-state partnership program authorized under the Coastal Zone Management Act, as amended (16 U.S.C.

1461). The Reserve System protects a representative system of estuaries across the nation and is dedicated to improving estuarine science, education, and stewardship. Reserve activities directly inform the local and national management of the nation's coasts and increase the resilience of coastal communities. There are currently 30 reserves across 25 different U.S. states and territories. Together, the national reserves protect more than 1.4 million acres of estuarine habitat for long-term research, monitoring, education, and stewardship.

Each reserve is managed by a lead state agency or university and brings together local stakeholders, scientists, land management professionals, and educators to understand coastal management issues and generate local, integrated solutions. NOAA administers the Reserve System but does not own or manage the land within a reserve. Instead, NOAA provides strategic direction, national coordination, technical assistance, and funding to states to implement reserves at the local level. The designation of a reserve does not add new state or federal regulations. Memoranda of Agreement are used to articulate roles and responsibilities among relevant partners and landowners in the state and NOAA.

The Green Bay Reserve nomination process formally began on March 25, 2019, when the governor of Wisconsin submitted a letter of interest to NOAA. NOAA responded affirmatively on July 19, 2019. Between September 2020 and September 2022, the University of Wisconsin–Green Bay, with guidance from NOAA, undertook a comprehensive site selection process for the proposed Green Bay Reserve. This process was informed by input from the public, affected landowners, state and federal agency representatives, Tribal nations, academia, nongovernmental organizations, and local government units. Through this collaborative process, the state selected a site for the proposed reserve comprising three components (Peshtigo River, Lower Bay, and Sturgeon Bay) and consisting entirely of publicly owned or land trust-held areas. NOAA received the state's nomination of the proposed multicomponent site for the Green Bay Reserve on December 29, 2022. NOAA evaluated the nomination package and found that the proposed site met the Reserve System's requirements. (See 16 U.S.C. 1461(b).)

On January 25, 2024, NOAA informed the State of Wisconsin of its accepted nomination and started the formal designation process by publishing a notice of intent to prepare a draft environmental impact statement and hold scoping meetings on the proposed designation. Public hearings were held on March 19, 2024, and written comments were accepted until April 19, 2024.

The National Estuarine Research Reserve System's implementing regulations require the preparation of both a draft management plan and environmental impact statement as part of the designation process. (15 CFR 921.13.)

II. Draft Environmental Impact Statement

The purpose of the Green Bay Reserve DEIS is to inform decision-makers and the public about the potential environmental impacts of designating the proposed Green Bay Reserve as the 31st reserve in the nation. NOAA prepared this document pursuant to the National Environmental Policy Act. (NEPA; 42 U.S.C. 4321 *et seq.*) Three alternatives were evaluated as part of this DEIS:

- *No Action Alternative:* As required by the National Environmental Policy Act, a ''no action alternative'' must be considered. The no action alternative represents the scenario in which NOAA does not proceed with the proposed action. In this case, the no action alternative is the result of declining to designate the Green Bay Reserve and implement its draft management plan.
- *Alternative A:* Under this alternative, NOAA would designate the originally nominated site as a reserve. Alternative A, including upland, wetland, and open waters, is approximately 37,714 acres in size. The proposed land and waters are organized into three component areas by geography: the Peshtigo Component, the Lower Bay Component, and the Sturgeon Bay Component.
- *Alternative B:* Under this alternative, NOAA would designate a revised nominated site as a reserve. Alternative B is similar to Alternative A, though with minor modifications. Specifically, additional lands adjacent to the originally nominated site acquired by landholding partners are integrated into the proposed reserve boundary; meanwhile, small parcels that are not closely aligned with the mission of the Reserve System are removed, and the delineation of core and buffer areas are revised. Alternative B is approximately 36,502 acres in size.

These alternatives allow NOAA to evaluate environmental impacts while addressing the proposed action's purpose and need.

Designating and implementing the proposed Green Bay Reserve, under any of the analyzed alternatives, is not expected to result in significant adverse impacts to the natural or human environment. Designating the proposed Green Bay Reserve and implementing its draft management plan provides multiple benefits. First, the reserve would support existing efforts and establish new research, monitoring, education, and stewardship programs to address priority coastal management issues in the Green Bay estuary. Additionally, the reserve would leverage existing authorities to ensure a stable environment for long-term research and provide a framework for coordination and oversight to achieve its goals. Finally, the designation would bring additional financial and staff resources to support estuary management.

Once designated, the Green Bay Reserve would commence operations, with associated education, research, training, stewardship, and monitoring opportunities and activities. The draft management plan highlights activities that, independently or when aggregated with other factors, may contribute to reasonably foreseeable impacts on the affected environment. If a reserve is designated, future federal actions (including actions funded through NOAA cooperative agreements) will be evaluated individually to comply with applicable environmental laws and policies.

III. Draft Management Plan

The purpose of the draft management plan is to set a course for operating the proposed Green Bay Reserve upon designation. The plan provides for administration, research, education, training, stewardship, facilities, and management of the proposed site. (15 CFR 921.13.) The draft management plan for the proposed Green Bay Reserve supports the goals of the Reserve System (15 CFR 921.1(b)) and addresses issues relevant to northeastern Wisconsin. Specifically, the plan defines four key issues relevant to Northeast Wisconsin and the Green Bay estuary to focus on over the next five years, should the reserve be designated:

- Preparing Great Lakes communities for long-term ecosystem change and variability
- Restoring sustainable and holistic land-water connections
- Preserving biodiversity through improved ecological integrity and ecosystem resilience
- Enhancing the Bay of Green Bay's sense of place and connection to quality of life

The draft plan also defines goals that reflect the priorities of the proposed reserve during the first five years after designation:

- *Goal 1:* Strengthen community adaptation and preparation for projected impacts of climate-driven hydrologic shifts and changing lake levels
- *Goal 2:* Reduce excessive sediment, nutrient, and contaminant loadings into the Bay from watershed inputs
- *Goal 3:* Strengthen the ability of native and noninvasive species to access terrestrial, wetland, and aquatic habitats and improve interconnectedness of ecosystem components
- *Goal 4:* Restore healthy wetland, submerged aquatic, and benthic habitats and promote diverse species assemblages
- *Goal 5:* Foster historical awareness and contemporary connections between people and the Green Bay estuary
- *Goal 6:* Promote sustainable, beneficial uses of the Bay for regional communities

If designated, the Green Bay Reserve—like all reserves in the system—would be responsible for the implementation of programs related to education, research, training, stewardship, and monitoring in service to communities surrounding the Green Bay estuary. The draft management plan for the Green Bay Reserve includes information on its core programs as well as program-specific focal areas, potential for partnerships, needs, and opportunities. If designated, the development and implementation of these reserve programs would be led by the University of Wisconsin–Green Bay, the lead state agency for the proposed Green Bay Reserve.

As previously noted, the Coastal Zone Management Act's implementing regulations for the Reserve System require NOAA to provide notice in the **Federal Register** of the availability of the DEIS (15 CFR 921.13), the draft management plan (15 CFR 921.20(h)), and associated public hearing(s).

Authority: 16 U.S.C. 1461; 15 CFR 921.13.

Keelin S. Kuipers,

Acting Director, Office for Coastal Management, National Ocean Service, National Oceanic and Atmospheric Administration.

[FR Doc. 2026–22673 Filed 11–5–26; 8:45 am]

BILLING CODE 3510–08–P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648–XF955]

Marine Mammals; File No. 29841

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; receipt of application.

SUMMARY: Notice is hereby given that Rutgers University (Responsible Party: John Wiedenmann, Ph.D.), 14 College Farm Rd., New Brunswick, NJ 08901, has applied in due form for a permit to conduct research on cetaceans.

DATES: Written comments must be received on or before December 7, 2026.

ADDRESSES: The application and related documents are available for review upon written request via email to *NMFS.Pr1Comments@noaa.gov.*

Written comments on this application should be submitted via email to *NMFS.Pr1Comments@noaa.gov.* Please include File No. 29841 in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to *NMFS.Pr1Comments@noaa.gov.* The request should set forth the specific reasons why a hearing on this application would be appropriate.

FOR FURTHER INFORMATION CONTACT: Courtney Smith, Ph.D., or Shasta McClenahan, Ph.D., (301) 427–8401.

SUPPLEMENTARY INFORMATION: The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222–226).

The applicant proposes assessing the habitat use and behavior of baleen whales within planned offshore wind construction sites and shipping areas off New Jersey with a focus on humpback (*Megaptera novaeangliae*) and endangered fin whales (*Balaenoptera physalus*). Up to 85 whales of these species may be taken annually during vessel surveys involving observations, photo-identification or video, and tagging (dart/barb and deep-implant). Minke whales (*Balaenoptera acutorostrata*), short-beaked common dolphins (*Delphinus delphis*), and endangered North Atlantic right whales (*Eubalaena glacialis*) may be unintentionally harassed and opportunistically studied. The permit is requested for 5 years.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: November 3, 2026.

Larissa Plants,

Deputy Director, Office of Protected Resources, National Marine Fisheries Service.

[FR Doc. 2026–22646 Filed 11–5–26; 8:45 am]

BILLING CODE 3510–22–P

CONSUMER FINANCIAL PROTECTION BUREAU

Fair Lending Report of the Consumer Financial Protection Bureau

AGENCY: Consumer Financial Protection Bureau.

ACTION: Fair Lending Report of the Consumer Financial Protection Bureau.

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) is issuing its Fair Lending Report of the Consumer Financial Protection Bureau (Fair Lending Report) to Congress. This report describes our fair lending activities in rulemaking; supervision and enforcement; interagency coordination; and stakeholder engagement for calendar year 2025.

DATES: The CFPB released the 2025 Fair Lending Report on its website on October 1, 2026.

FOR FURTHER INFORMATION CONTACT: Dave Gettler, Paralegal Specialist, Office of Regulations, at 202–435–7700 or *https://reginquiries.consumerfinance.gov/.* If you require this document in an alternative electronic format, please contact *CFPB_Accessibility@cfpb.gov.*

SUPPLEMENTARY INFORMATION:

1. Introduction

In 2025, the CFPB transformed its fair lending program by refocusing its regulatory, supervisory, and enforcement activities on its statutory authority and identified consumer harm. Under previous administrations, the CFPB was weaponized and had gone beyond its statutory mandate. In the area of fair lending specifically, CFPB