Federal Government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Commission's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm.

10. Assistance to Federal Agencies and Entities Related to Breaches—Records may be disclosed to another Federal agency or Federal entity, when the Commission determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, program, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

11. Non-Federal Personnel—Records may be disclosed to non-Federal personnel, including contractors, other vendors (*e.g.,* identity verification services), grantees, and volunteers who have been engaged to assist the FCC in the performance of a service, grant, cooperative agreement, or other activity related to this system of records and who need to have access to the records in order to perform their activity.

12. Department of Treasury—Records may be disclosed to the U.S. Department of Treasury when disclosure of the information is relevant to review payment and award eligibility through the Do Not Pay Working System for the purposes of identifying, preventing, or recouping improper payments to an applicant for, or recipient of, Federal funds, including funds disbursed by a state (meaning a state of the United States, the District of Columbia, a territory or possession of the United States, or a federally recognized Indian tribe) in a state-administered, federally funded program.

13. Prevention of Fraud, Waste, and Abuse Disclosure—Records may be disclosed to Federal agencies, non-Federal entities, their employees, and agents (including contractors, their agents or employees; employees or contractors of the agents or designated agents); or contractors, their employees or agents with whom the FCC has a contract, service agreement, cooperative agreement, or computer matching agreements for the purpose of: (1) detection, prevention, and recovery of improper payments; (2) detection and prevention of fraud, waste, and abuse in Federal programs administered by a Federal agency or non-Federal entity; (3) detection of fraud, waste, and abuse by individuals in their operations and programs, but only to the extent that the information shared is necessary and relevant to verify pre-award and prepayment requirements prior to the release of Federal funds, prevent and recover improper payments for services rendered under programs of the FCC or of those Federal agencies and non-Federal entities to which the FCC provides information under this routine use.

POLICIES AND PRACTICES FOR STORAGE OF RECORDS:

This is an electronic system of records that resides on the FCC's network or on an FCC vendor's network.

POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:

Records in this system of records can be retrieved by category field based searches (*e.g.,* FRN or Regulatee name) on the FARMS public search.

POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:

The FCC has drafted a retention and disposition schedule for these records; currently all records retention schedules are pending. Unscheduled records are retained indefinitely pending the agency's submission, and the National Archives and Records Administration's (NARA) approval, of a disposition schedule.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

The electronic records, files, and data are stored within FCC or a vendor accreditation boundaries and maintained in a database housed in the FCC's or a vendor's computer network databases. Access to the electronic files is restricted to authorized employees and contractors; and to IT staff, contractors, and vendors who maintain the IT networks and services. Other employees and contractors may be granted access on a need-to-know basis. The electronic files and records are protected by the FCC and third-party privacy safeguards, a comprehensive and dynamic set of IT safety and security protocols and features that are designed to meet all Federal IT privacy standards, including those required by the Federal Information Security Modernization Act of 2014 (FISMA), the Office of Management and Budget (OMB), and the National Institute of Standards and Technology (NIST).

RECORD ACCESS PROCEDURES:

Individuals wishing to request access to and/or amendment of records about themselves should follow the Notification Procedures below.

CONTESTING RECORD PROCEDURES:

Individuals wishing to request access to and/or amendment of records about themselves should follow the Notification Procedures below.

NOTIFICATION PROCEDURES:

Individuals wishing to determine whether this system of records contains information about themselves may do so by writing to *privacy@fcc.gov.* Individuals requesting access must also comply with the FCC's Privacy Act regulations regarding verification of identity to gain access to records as required under 47 CFR part 0, subpart E.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

HISTORY:

None.

Federal Communications Commission.

Marlene Dortch,

Secretary, Office of the Secretary.

[FR Doc. 2026–24041 Filed 11–25–26; 8:45 am]

BILLING CODE 6712–01–P

FEDERAL DEPOSIT INSURANCE CORPORATION

RIN 3064–ZA52

Notice of Inflation Adjustments for Civil Money Penalties

AGENCY: Federal Deposit Insurance Corporation.

ACTION: Notice of monetary penalties 2026.

SUMMARY: The Federal Deposit Insurance Corporation is providing notice of its maximum civil money penalties for 2026 under the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Debt Collection Improvement Act of 1996 and further amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

DATES: The maximum amount of civil money penalties in this notice are applicable to penalties assessed on or after January 15, 2025, for conduct occurring on or after November 2, 2015.

FOR FURTHER INFORMATION CONTACT: Jennifer Maree, Counsel, Legal Division, 202–898–6543, *jemaree@fdic.gov;* Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION: This notice announces the maximum amount

of each civil money penalty (CMP) within the Federal Deposit Insurance Corporation's (FDIC) jurisdiction to administer to account for inflation under the Federal Civil Penalties Inflation Adjustment Act of 1990 (1990 Adjustment Act),[1] as amended by the Debt Collection Improvement Act of 1996 and further amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.[2] Under the 1990 Adjustment Act, as amended, Federal agencies must make annual adjustments to the maximum amount of each CMP the agency administers. The Office of Management and Budget (OMB) is required to issue guidance to Federal agencies no later than December 15 of each year providing an inflation-adjustment multiplier (that is, the inflation-adjustment factor agencies must use) applicable to CMPs assessed in the following year.

The 2015 Adjustment Act requires agencies to adjust the level of CMPs for inflation,[3] and publish their CMPs, adjusted under the multiplier provided by the OMB, by January 15 of the applicable year.[4] Agencies like the FDIC that have codified the statutory formula for making the CMP adjustments may make annual inflation adjustments by providing notice in the **Federal Register**.

On April 17, 2026, the OMB issued guidance to affected agencies on implementing the required annual adjustments. That guidance advised that there would be no updated cost-of-living inflation multiplier for 2026.[5] Consistent with the OMB's guidance, the maximum CMPs allowable in 2026 for FDIC-supervised institutions and other parties subject to the FDIC's jurisdiction will continue to be the amounts contained in the 2025 notice,[6] and reprinted below in relevant part. There were no new statutory CMPs administered by the FDIC during 2025.[7]

The following charts provide the inflation-adjusted maximum CMP amounts for use beginning on January 15, 2025, under 12 CFR part 308, for conduct occurring on or after November 2, 2015:

MAXIMUM CIVIL MONEY PENALTY AMOUNTS

U.S. code citation	Adjusted maximum CMP[8] (beginning January 15, 2025)
12 U.S.C. 1464(v):	
Tier One CMP[9]	$5,026
Tier Two CMP	50,265
Tier Three CMP[10]	2,513,215
12 U.S.C. 1467(d):	
12 U.S.C. 1817(a)	12,567
Tier One CMP[11]	5,026
Tier Two CMP	50,265
Tier Three CMP[12]	2,513,215
12 U.S.C. 1817(c):	
Tier One CMP	4,596
Tier Two CMP	45,946
Tier Three CMP[13]	2,297,385
12 U.S.C. 1817(j)(16):	
Tier One CMP	12,567
Tier Two CMP	62,829

[1] Public Law 101–410, 104 Stat. 890, codified at 28 U.S.C. 2461 note.

[2] Public Law 114–74, 701(b), 129 Stat. 599, codified at 28 U.S.C. 2461 note.

[3] Office of Mgmt. & Budget, Exec. Office of the President, OMB Memorandum M–16–06, *Implementation of the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015,* (Feb. 24, 2016), guided agencies on initial ''catch-up'' adjustment requirements, and subsequent memoranda, including M–24–07, guided agencies on annual adjustment requirements. 2026 is the first year adjustments are not required.

[4] Penalties assessed for violations occurring prior to Nov. 2, 2015, will be subject to the maximum amounts set forth in the FDIC's regulations in effect prior to the enactment of the 2015 Adjustment Act.

[5] Due to a government shutdown that resulted in a lapse in appropriations, the Bureau of Labor Statistics was unable to produce the October 2025 Consumer Price Index (CPI–U) data, which is needed to make adjustments under the 2015 Adjustment Act. Since there was a lack of October 2025 CPI–U data, OMB did not issue the updated cost-of-living adjustment multiplier for 2026. *See* Office of Mgmt. & Budget, Exec. Office of the President, OMB Memorandum No. M–26–11, *Cancellation of Penalty Inflation Adjustments for 2026, Regarding the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015* (April 17, 2026), *https://www.whitehouse.gov/wp-content/uploads/2026/04/M-26-11-Cancellation-of-Penalty-Inflation-Adjustments-for-2026-Regarding-the-Federal-Civil-Penalties-Inflation-Adjustment-Act-Improvements-Act-of-2015.pdf; see also* 12 CFR 308.132(d) (FDIC regulation that guides readers to the **Federal Register** to see the annual notice of CMP inflation adjustments).

[6] *See* 90 FR 3212 (Jan. 14, 2025).

[7] The Guiding and Establishing National Innovation for U.S. Stablecoins Act, Public Law 119–27, July 18, 2025, 139 Stat. 419, has not yet reached its effective date, so its CMP provisions are not addressed in this notice. *See* 12 U.S.C. 5901 note (effective date), 5905(b)(5) (CMPs).

[8] The maximum penalty amount is per day, unless otherwise indicated.

[9] 12 U.S.C. 1464(v) provides the maximum CMP amounts for the late filing of certain Call Reports. In 2012, however, the FDIC issued regulations that further subdivided these amounts based upon the size of the institution and the lateness of the filing. *See* 77 FR 74573, 74576–78 (Dec. 17, 2012), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

[10] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[11] 12 U.S.C. 1817(a) provides the maximum CMP amounts for the late filing of certain Call Reports. In 1991, however, the FDIC issued regulations that further subdivided these amounts based upon the size of the institution and the lateness of the filing. *See* 56 FR 37968, 37992–93 (Aug. 9, 1991), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

[12] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[13] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[14] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[15] These amounts also apply to CMPs in statutes that cross-reference 12 U.S.C. 1818, such as 12 U.S.C. 2601, 2804(b), 3108(b), 3349(b), 4009(a), 4309(a), 4717(b); 15 U.S.C. 1607(a), 1681s(b), 1691(b), 1691c(a), 1693*o*(a); and 42 U.S.C. 3601.

[16] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[17] The $157-per-day maximum CMP under 12 U.S.C. 1828(h) for failure or refusal to pay any assessment applies only when the assessment is less than $10,000. When the amount of the assessment is $10,000 or more, the maximum CMP under section 1828(h) is 1 percent of the amount of the assessment for each day that the failure or refusal continues.

[18] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

[19] The maximum penalty amount for an institution is the greater of this amount or 1/100,000th of the institution's total assets.

[20] The maximum penalty amount for an institution is the greater of this amount or 1/50,000th of the institution's total assets.

[21] The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

MAXIMUM CIVIL MONEY PENALTY AMOUNTS—Continued

U.S. code citation	Adjusted maximum CMP [8] (beginning January 15, 2025)
Tier Three CMP [14]	2,513,215
12 U.S.C. 1818(i)(2): [15]	
Tier One CMP	12,567
Tier Two CMP	62,829
Tier Three CMP [16]	2,513,215
12 U.S.C. 1820(e)(4)	11,489
12 U.S.C. 1820(k)(6)	413,388
12 U.S.C. 1828(a)(3)	157
12 U.S.C. 1828(h): [17]	
For assessments <$10,000	157
12 U.S.C. 1829b(j)	26,262
12 U.S.C. 1832(c)	3,650
12 U.S.C. 1884	365
12 U.S.C. 1972(2)(F):	
Tier One CMP	12,567
Tier Two CMP	62,829
Tier Three CMP [18]	2,513,215
12 U.S.C. 3909(d)	3,126
15 U.S.C. 78u–2:	
Tier One CMP (individuals)	11,823
Tier One CMP (others)	118,225
Tier Two CMP (individuals)	118,225
Tier Two CMP (others)	591,127
Tier Three CMP (individuals)	236,451
Tier Three CMP (others)	1,182,251
15 U.S.C. 1639e(k):	
First violation	14,435
Subsequent violations	28,866
31 U.S.C. 3802	14,308
42 U.S.C. 4012a(f)	2,730

CFR citation	Adjusted presumptive CMP (beginning January 15, 2025)
12 CFR 308.132(e)(1)(i):	
Institutions with $25 million or more in assets:	
1 to 15 days late	$689.
16 or more days late	$1,379.
Institutions with less than $25 million in assets:	
1 to 15 days late [19]	$231.
16 or more days late [20]	$459.
12 CFR 308.132(e)(1)(ii):	
Institutions with $25 million or more in assets:	
1 to 15 days late	$1,148.
16 or more days late	$2,296.
Institutions with less than $25 million in assets:	
1 to 15 days late	1/50,000th of the institution's total assets.
16 or more days late	1/25,000th of the institution's total assets.
12 CFR 308.132(e)(2)	$50,265.
12 CFR 308.132(e)(3):	
Tier One CMP	$5,026.
Tier Two CMP	$50,265.
Tier Three CMP [21]	$2,513,215.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on November 23, 2026.

Jennifer M. Jones,

Deputy Executive Secretary.

[FR Doc. 2026–24049 Filed 11–25–26; 8:45 am]

BILLING CODE 6714–01–P

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