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

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 paragraph 7 of the Act.

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 December 14, 2026.

A. Federal Reserve Bank of Kansas City (Jeffrey Imgarten, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198–0001. Comments can also be sent electronically to *KCApplicationComments@kc.frb.org:*

1. *Jeffrey Hill, Baldwin City, Kansas; Jessica Johnson, Overland Park, Kansas; and Julie Dean, Olathe, Kansas;* to join the Hill Family Control Group, a group acting in concert, to retain voting shares of Mid-America Bankshares, Inc., and thereby indirectly retain voting shares of Mid-America Bank, both of Baldwin City, Kansas.

B. Federal Reserve Bank of Chicago (Christopher Koopmans, Senior Vice President); 230 South LaSalle Street, Chicago, Illinois 60690–1414. Comments can also be sent electronically to *Comments.applications@chi.frb.org:*

1. *The Vicky J. Nicholas Trust, Vicky Nicholas, as trustee, both of Missoula, Montana; and The Diane N. Ferree Revocable Trust, Diane Ferree, as trustee, both of Fairbanks, Alaska;* to retain voting shares of Whitney Corporation of Iowa, and thereby indirectly retain voting shares of First Whitney Bank and Trust, both of Atlantic, Iowa.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026–24154 Filed 11–25–26; 8:45 am]

BILLING CODE P

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 information collection requirements contained in the contained in the agency's Business Opportunity Rule (''Rule''). The current clearance expires on February 28, 2027.

DATES: Comments must be filed by January 26, 2027.

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 ''Paperwork Reduction Act Comment: FTC File No. P044403,'' 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: Christine M. Todaro, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326–3711; *ctodaro@ftc.gov.*

SUPPLEMENTARY INFORMATION:

Title: Disclosure Requirements Concerning Business Opportunities, 16 CFR part 437.

OMB Control Number: 3084–0142.

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

Abstract: The Business Opportunity Rule requires business opportunity sellers to furnish prospective purchasers a disclosure document that provides information regarding the seller, the seller's business, and the nature of the proposed business opportunity, as well as additional information to substantiate any claims about actual or potential sales, income, or profits for a prospective business opportunity purchaser. The seller must also preserve information that forms a reasonable basis for such claims.

The Rule is designed to ensure that prospective purchasers receive information to help them evaluate business opportunities. Sellers must disclose five key items of information in a simple, one-page document: (1) The seller's identifying information; (2) whether the seller makes a claim about the purchaser's likely earnings (and, if yes, the seller must provide information supporting any such claims); (3) whether the seller, its affiliates, or key personnel have been involved in certain legal actions (and, if yes, the seller must provide a separate list of those actions); (4) whether the seller has a cancellation or refund policy (and, if yes, the seller must provide a separate document stating the material terms of such policies); and (5) a list of persons who have purchased the business opportunity within the previous three years. Misrepresentations and omissions are prohibited under the Rule, and for sales conducted in languages other than English, all disclosures must be provided in the language in which the sale is conducted.

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

Estimated Annual Burden Hours: 10,065.

Estimated Annual Labor Costs: $899,308.

Estimated Annual Non-Labor Costs: $4,154,197.

As required by section 3506(c)(2)(A) of the PRA, 44 U.S.C. 3506(c)(2)(A), the FTC is providing this opportunity for public comment before requesting that OMB extend the existing clearance for the information collection requirements contained in the Business Opportunity Rule.

Burden Statement

FTC staff estimates there are approximately 3,050 business opportunity sellers covered by the Rule, including vending machine, rack display, work-at-home, and other opportunity sellers. Of this total, staff estimates that on an annual basis approximately 90 percent are established sellers and the remaining 10 percent are new entrants (*i.e.,* 2,745 existing business opportunity sellers plus 305 new entrants).[1] In addition, staff estimates that approximately 76 sellers market business opportunities in Spanish (in addition to English) and another 52 sellers market business opportunities in languages other than English or Spanish (in addition to English).[2]

[1] Staff also estimates that 10% of businesses depart each year, reflecting an equal number of departing and new entrants.

[2] FTC staff bases these estimates on census data. *See* American Community Survey, Limited Speaking English Households (2024) (5-year