spatiotemporal distribution, composition, foraging patterns, habitat use, movement, species segregation, and threats to sea turtles along the Gulf coast of Florida. Researchers would capture up to 232 green, 10 hawksbill, 115 Kemp's ridley, and 150 loggerhead sea turtles by hand, dip net, or strike net, annually. Researchers would perform the following procedures on sea turtles prior to their release: mark (temporary carapace, flipper tag, and passive integrated transponder tag), biologically sample (blood, scute, and skin), measure, weigh, photograph, and video. A subset of green, Kemp's ridley, and loggerhead sea turtles may receive one instrument attachment at a time. The permit is requested for 10 years.

Dated: June 24, 2025.

Shannon Bettridge,

Chief, Marine Mammal and Sea Turtle Conservation Division, Office of Protected Resources, National Marine Fisheries Service.

[FR Doc. 2025–11892 Filed 6–26–25; 8:45 am] BILLING CODE 3510–22–P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XE978]

Endangered Species; File No. 29010

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

ACTION: Notice; receipt of application.

SUMMARY: Notice is hereby given that the Caribbean Oceanic Restoration and Education Foundation (Responsible Party: Rebecca Gibbel, DVM), has applied in due form for a permit to take pillar coral (*Dendrogyra cylindrus*) for purposes of enhancement.

DATES: Written comments must be received on or before July 28, 2025.

ADDRESSES: The application and related documents are available for review by selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species home page, https://apps.nmfs.noaa.gov, and then selecting File No. 29010 from the list of available applications. These documents are also available 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. 29010 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:** Erin Markin, Ph.D. or Amy Hapeman, (301) 427–8401.

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

The applicant proposes to conduct response activities for pillar coral in the U.S. Virgin Islands (USVI). The objective of this project is to improve the survival of pillar coral by responding to incidents of damage or threats in the wild. Restoration practitioners would collect up to three colonies or parts of colonies annually. Colonies or fragments would be reattached or stabilized in the same location or at new locations within waters of the USVI. The permit is requested for 10 years.

Dated: June 24, 2025.

Shannon Bettridge,

Chief, Marine Mammal and Sea Turtle Conservation Division, Office of Protected Resources, National Marine Fisheries Service. IFR Doc. 2025–11890 Filed 6–26–25: 8:45 aml

BILLING CODE 3510-22-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XE874]

Marine Mammals; File No. 28912

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

ACTION: Notice; issuance of permit.

SUMMARY: Notice is hereby given that a permit has been issued to Daniel Costa, Ph.D., University of California at Santa Cruz, 130 McAlister Way, Santa Cruz, CA 95060 to conduct research on California sea lions (*Zalophus californianus*).

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

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

SUPPLEMENTARY INFORMATION: On March 18, 2025, notice was published in the

Federal Register (90 FR 12525) that a request for a permit to conduct research on California sea lions had been submitted by the above-named applicant. The requested permit has been issued under the authority of the Marine Mammal Protection Act of 1972, as amended (16 U.S.C. 1361 et seq.), the regulations governing the taking and importing of marine mammals (50 CFR part 216), and the Fur Seal Act of 1966, as amended (16 U.S.C. 1151 et seq.).

The permit authorizes research on California sea lions throughout their range to investigate their foraging ecology, habitat use, and health. Research activities include: unmanned aircraft system, vessel and ground surveys for counts, photography, observations, and acoustic playbacks; captures, including sedation, anesthesia, restraint, morphometrics, marking, external instrument attachment, biological sampling, and ultrasound; and collection, import, export, and receipt of pinniped parts. Ten non-target species of non-ESA listed cetaceans and four non-target non-ESA listed species of pinnipeds may be disturbed during these studies. See the application for complete numbers of animals requested by species and procedure, including unintentional mortalities. The permit is valid until May 31, 2035.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 et seq.), a final determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement.

Dated: June 16, 2025.

Shannon Bettridge,

Chief, Marine Mammal and Sea Turtle Conservation Division, Office of Protected Resources, National Marine Fisheries Service.

[FR Doc. 2025–11844 Filed 6–26–25; 8:45 am]

BILLING CODE 3510-22-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XE851]

Determination of Overfishing or an Overfished Condition

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

ACTION: Notice.

SUMMARY: This action serves as a notice that NMFS, on behalf of the Secretary of Commerce (Secretary), has found that

Atlantic blue marlin continues to be overfished. NMFS, on behalf of the Secretary, is required to provide this notice whenever it determines that a stock or stock complex is subject to overfishing, overfished, or approaching an overfished condition.

FOR FURTHER INFORMATION CONTACT: Evelyn Strombom, (301)-427-8633.

SUPPLEMENTARY INFORMATION: Pursuant to section 304(e)(2) of the Magnuson-Stevens Fishery Conservation and Management Act, 16 U.S.C. 1854(e)(2), NMFS, on behalf of the Secretary, must notify councils, and publish a notice in the Federal Register, whenever it determines that a stock or stock complex is subject to overfishing, overfished, or approaching an overfished condition.

NMFS has determined that Atlantic blue marlin continues to be overfished. This determination is based on the most recent assessment completed in 2024, using data through 2022, and is consistent with the status determination criteria of both the domestic fishery management plan and the International Commission for the Conservation of Atlantic Tunas (ICCAT) Standing Committee on Research and Statistics. NMFS continues to work with ICCAT on measures contained in the rebuilding plan.

Dated: June 24, 2025.

Kelly Denit,

Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

[FR Doc. 2025-11941 Filed 6-26-25: 8:45 am]

BILLING CODE 3510-22-P

CONSUMER FINANCIAL PROTECTION BUREAU

Guidance on Referrals for Potential Criminal Enforcement

AGENCY: Consumer Financial Protection

Bureau

ACTION: Policy statement

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) is issuing this policy statement to describe its plan to address criminally liable regulatory offenses.

DATES: This policy statement is applicable on June 27, 2025.

FOR FURTHER INFORMATION CONTACT:

Dave Gettler, Paralegal Specialist, Office of Regulations, at 202-435-7700. If you require this document in an alternative electronic format, please contact *CFPB* Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Policy Statement

On May 9, 2025, the President issued Executive Order ("E.O.") 14294, Fighting Overcriminalization in Federal Regulations. Section 7 of E.O. 14294 provides that within 45 days of the order, and in consultation with the Attorney General, each agency should publish guidance in the Federal **Register** describing its plan to address criminally liable regulatory offenses. The E.O. defines a "criminal regulatory offense" as a "Federal regulation that is enforceable by a criminal penalty." This policy statement constitutes the Bureau's plan to address criminally

liable regulatory offenses.

The Bureau administers and civilly enforces Federal consumer financial law,² which includes the Consumer Financial Protection Act and several other statutes, such as the Truth in Lending Act, the Real Estate Settlement Procedures Act, and the Electronic Fund Transfer Act.3 The Bureau has issued regulations under these laws, and some of those regulations are enforceable by a criminal penalty. For instance, "whoever willfully and knowingly gives false or inaccurate information or fails to provide information which he is required to disclose under the [Truth in Lending Act] or any regulation issued thereunder . . . shall be fined not more than \$5,000 or imprisoned not more than one year, or both." 4

Where appropriate, the Bureau may refer alleged violations of these criminal regulatory offenses to the Department of Justice. For instance, in the course of an enforcement investigation, the Bureau may obtain credible evidence that a person has committed a criminal regulatory offense, and the Bureau may (where appropriate) refer such an offense to the Department of Justice.

In exercising discretion in making referrals of criminal regulatory offenses, Bureau officials will consider the following factors, among others:

- the harm or risk of harm, pecuniary or otherwise, caused by the alleged offense;
- the potential gain to the putative defendant that could result from the offense;
- whether the putative defendant held specialized knowledge, expertise, or was licensed in an industry related to the rule or regulation at issue; and
- evidence, if any is available, of the putative defendant's general awareness of the unlawfulness of his conduct as well as his knowledge or lack thereof of the regulation at issue.

Consistent with the E.O., the Bureau also intends to take the following steps to address criminal regulatory offenses:

- The Bureau will provide within 365 days of the E.O. (and in consultation with the Attorney General), a report to the Director of the Office of Management and Budget (OMB) containing: (i) a list of all criminal regulatory offenses enforceable by the Bureau or the Department of Justice; and (ii) for each such criminal regulatory offense, the range of potential criminal penalties for a violation and the applicable mens rea standard for the criminal regulatory offense. The Bureau will simultaneously post this report on its web page and periodically (but not less than once a year) update the report.
- The Bureau will consider whether a criminal regulatory offense is included in this report when considering whether to make a criminal referral to the Department of Justice or, where applicable, to the Bureau's Inspector General.
- The Bureau will, in consultation with the Attorney General, examine the Bureau's statutory authorities and determine whether there is authority to adopt a background mens rea standard for criminal regulatory offenses that applies unless a specific regulation states an alternative mens rea. Within 30 days of the submission of the report described above, the Bureau, in consultation with the Attorney General, will submit a report to the Director of OMB summarizing the information submitted in the report described above and assessing whether the applicable mens rea standards for criminal regulatory offenses enforced by the agency are appropriate. If consistent with the statutory authorities identified pursuant to the review described above, the report will present a plan for changing the applicable mens rea standards and adopting a generally applicable background mens rea standard, and provide a justification for each criminal regulatory offense for which the Bureau proposes to deviate from its default mens rea standard.

¹⁹⁰ FR 20363 (May 14, 2025).

² 12 U.S.C. 5511(a).

^{3 12} U.S.C. 5481(14).

⁴ 15 U.S.C. 1611(a)(1); see also, e.g., 15 U.S.C. 1693n(a)(1) ("Whoever knowingly and willingly gives false or inaccurate information or fails to provide information which he is required to disclose by [the Electronic Fund Transfer Act] or any regulation thereunder . . . shall be fined not more than \$5,000 or imprisoned not more than one year, or both."); 15 U.S.C. 1717 ("Any person who willfully violates any of the provisions of [the Interstate Land Sales Full Disclosure Act] or the rules and regulations prescribed pursuant thereto shall upon conviction be fined not more than \$10,000 or imprisoned not more than five years, or both."); Regulation X, 12 CFR 1024.14(a) (implementing 12 U.S.C. 2607) ("Any violation of this section is a violation of [12 U.S.C. 2607], which, in turn, is punishable by a fine of "not more than \$10,000" or imprisonment "for not more than one year, or both").