

MVDDS licensees must file with the Commission two copies of a “licensee information report” by March 1st of each year for the preceding calendar year. This “licensee information report” must include name and address of licensee; station(s) call letters and primary geographic service area(s); and statistical data for the licensee’s station.

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2025–15375 Filed 8–12–25; 8:45 am]

**BILLING CODE 6712–01–P**

## FEDERAL LABOR RELATIONS AUTHORITY

### Senior Executive Service Performance Review Board

**AGENCY:** Federal Labor Relations Authority.

**ACTION:** Notice.

**SUMMARY:** The Federal Labor Relations Authority (FLRA) publishes the names of the persons selected to serve on its SES Performance Review Board (PRB) and Executive Resources Board (ERB). This notice supersedes all previous notices of the PRB and ERB membership.

**DATES:** Upon publication.

**ADDRESSES:** Written comments about this final rule can be mailed to the Case Intake and Publication Office, Federal Labor Relations Authority, 1400 K Street NW, Washington, DC 20424. All written comments will be available for public inspection during normal business hours at the Case Intake and Publication Office.

**FOR FURTHER INFORMATION CONTACT:** Michael Jeffries, Executive Director, Federal Labor Relations Authority, 1400 K St. NW, Washington, DC 20424, (771) 444–5868, [mjjeffries@flra.gov](mailto:mjjeffries@flra.gov).

**SUPPLEMENTARY INFORMATION:** Section 4314(c) of Title 5, U.S.C. requires each agency to establish one or more PRBs. The PRB shall review and evaluate the initial appraisal of a senior executive’s performance by the supervisor, along with any response by the senior executive, and make recommendations to the final rating authority relative to the performance of the senior executive.

The persons named below have been selected to serve on the FLRA’s PRB.

PRB Chairman:

Michael Jeffries, Executive Director, FLRA

PRB Members:

Kimberly Moseley, Executive Director,  
Federal Service Impasses Panel  
Thomas Tso, Solicitor, FLRA

James J. Daley, Deputy General Counsel,  
FLRA  
Karen Gorman, Principal Deputy Special  
Counsel, OSC  
Leslie C. Bayless, Chief Operating Officer,  
Federal Mine Safety and Health Review  
Commission

Section 3393(b) of Title 5, U.S.C. requires each agency to establish one or more ERBs. ERBs shall conduct merit staffing processes for career appointees, including reviewing the executive qualifications of each candidate for a position to be filled by a career appointee; and making written recommendations to the appropriate appointing authority concerning such candidates.

The persons named below have been selected to serve on the FLRA’s ERB.

ERB Chairman:

Colleen Duffy Kiko, Chairman, FLRA

ERB Members:

Anne Wagner, Member, FLRA  
Thomas Tso, Solicitor, FLRA  
James J. Daley, Deputy General Counsel,  
FLRA

Dated: August 11, 2025.

**Rebecca J. Osborne,**

*Federal Register Liaison.*

[FR Doc. 2025–15389 Filed 8–12–25; 8:45 am]

**BILLING CODE 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, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551–0001, not later than August 28, 2025.

*A. Federal Reserve Bank of St. Louis* (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166–2034. Comments can also be sent electronically to

[Comments.applications@stls.frb.org](mailto:Comments.applications@stls.frb.org):

1. *Farmers Bank and Trust Company 401(k) Employee Stock Ownership Plan and Trust, Marion, Kentucky, Christopher E. Cook and Sandra Stephens, both of Marion, Kentucky, and J. Wade Berry, Eddyville, Kentucky, all as trustees*; as a group acting in concert, to retain voting shares of Farmers Bancorp, Inc. of Marion, Kentucky, and thereby indirectly retain voting shares of Farmers Bank & Trust Company, both of Marion, Kentucky.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

*Associate Secretary of the Board.*

[FR Doc. 2025–15368 Filed 8–12–25; 8:45 am]

**BILLING CODE P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Notice of Board Meeting

**DATES:** August 26, 2025 at 10:00 a.m. ET.

**ADDRESSES:** Telephonic. Dial-in (listen only) information: Number: 1–202–599–1426, Code: 820 586 67#; or via web: <https://www.frtib.gov/>.

**FOR FURTHER INFORMATION CONTACT:** James Kaplan, Director, Office of External Affairs, (202) 864–7150.

### SUPPLEMENTARY INFORMATION:

#### Board Meeting Agenda

##### Open Session

1. Approval of the July 22, 2025, Board Meeting Minutes
2. Monthly Reports
  - (a) Participant Report
  - (b) Investment Report
  - (c) Legislative Report

3. Quarterly Reports
- (d) Metrics
4. Internal Audit Update
5. FY 2025 FISMA Report
6. OCFO Office Presentation

#### Closed Session

7. Information covered under 5 U.S.C. 552b (c)(9)(B).

(Authority: 5 U.S.C. 552b (e)(1).)

Dated: August 11, 2025.

**Dharmesh Vashee,**

*General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2025–15378 Filed 8–12–25; 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 FTC's portion of the information collection requirements contained in the Consumer Financial Protection Bureau's Regulation N (the Mortgage Acts and Practices—Advertising Rule). The FTC generally shares enforcement of Regulation N with the Consumer Financial Protection Bureau (CFPB). The current clearance expires on February 28, 2026.

**DATES:** Comments must be filed by October 14, 2025.

**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 “Regulation N, PRA Comment, P085405,” 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, Suite CC–5610 (Annex J), Washington, DC 20580.

#### FOR FURTHER INFORMATION CONTACT:

Carole L. Reynolds, Attorney, Division of Financial Practices, Bureau of Consumer Protection, Federal Trade Commission, (202) 326–3230; [creynolds@ftc.gov](mailto:creynolds@ftc.gov).

#### SUPPLEMENTARY INFORMATION:

*Title:* Mortgage Acts and Practices—Advertising (Regulation N), 12 CFR part 1014.

*OMB Control Number:* 3084–0156.

*Type of Review:* Extension of a currently approved collection.

*Abstract:* The FTC and the CFPB generally share enforcement authority for Regulation N and thus the two agencies share burden estimates for Regulation N.<sup>1</sup> Regulation N's recordkeeping requirements constitute a “collection of information” for purposes of the PRA.<sup>2</sup> The Rule does not impose a disclosure requirement.

Regulation N requires covered persons to retain: (1) copies of materially different commercial communications and related materials, regarding any term of any mortgage credit product, that the person made or disseminated during the relevant time period; (2) documents describing or evidencing all mortgage credit products available to consumers during the relevant time period; and (3) documents describing or evidencing all additional products or services (such as credit insurance or credit disability insurance) that are or may be offered or provided with the mortgage credit products available to consumers during the relevant time period. A failure to keep such records would be an independent violation of the Rule.

Commission staff believes the recordkeeping requirements pertain to records that are usual and customary and kept in the ordinary course of business for many covered persons, such as mortgage brokers, lenders, and servicers; real estate brokers and agents; home builders, and advertising agencies.<sup>3</sup> As to these persons, the

<sup>1</sup> As background, the FTC's Mortgage Acts and Practices—Advertising Rule, 16 CFR part 321, was issued by the FTC in July 2011, 76 FR 43826 (July 22, 2011), and became effective on August 19, 2011. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) transferred to the CFPB the Commission's rulemaking authority under section 626 of the 2009 Omnibus Appropriations Act on July 21, 2011. As a result, the CFPB republished the Mortgage Acts and Practices—Advertising Rule, at 12 CFR part 1014, which became effective December 30, 2011. 76 FR 78130. Thereafter, the Commission rescinded its Rule, effective April 13, 2012. 77 FR 22200. Under the Dodd-Frank Act, the FTC retains its authority to bring law enforcement actions to enforce Regulation N.

<sup>2</sup> Section 1014.5 of the Rule sets forth the recordkeeping requirements. See 44 U.S.C. 3502(3)(A).

<sup>3</sup> Some covered persons, particularly mortgage brokers and lenders, are subject to state recordkeeping requirements for mortgage advertisements. See, e.g., Fla. Stat. 494.00165 (2024); Ind. Code 23–2.5–8.5 (2024); Kan. Stat. Ann. 9–2208 (2024); Minn. Stat. 58.14 (2024); Wash. Rev. Code 19.146.060 (2024), and WAC 208–660–450 (2023). Many mortgage brokers, lenders (including

retention of these documents does not constitute a “collection of information,” as defined by OMB's regulations that implement the PRA.<sup>4</sup> Certain other covered persons such as lead generators and rate aggregators may not currently maintain these records in the ordinary course of business.<sup>5</sup> Thus, the recordkeeping requirements for those persons would constitute a “collection of information.”

The information retained under the Rule's recordkeeping requirements is used by the Commission to substantiate compliance with the Rule and may also provide a basis for the Commission to bring an enforcement action. Without the required records, it would be difficult either to ensure that entities are complying with the Rule's requirements or to bring enforcement actions based on violations of the Rule.

*Likely Respondents:* Lead generators and rate aggregators.

*Estimated Annual Hours Burden:* 1,500 hours.

- Derived from 1,000 likely respondents × approximately 3 hours for each respondent per year to do these tasks = 3,000 hours.

- Since the FTC shares enforcement authority with the CFPB for Regulation N, the FTC's allotted PRA burden is 1,500 annual hours.

*Estimated Annual Labor Cost Burden:* \$31,515, which is derived from 1,500 hours × \$21.01 per hour.

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 Regulation N.

finance companies), and servicers are subject to state recordkeeping requirements for mortgage transactions and related documents, and these may include descriptions of mortgage credit products. See, e.g., Mich. Comp. Laws Serv. 445.1671 (2024); N.Y. Banking Law 597 (Consol. 2024); Tenn. Code Ann. 45–13–206 (2024). Lenders and mortgagees approved for Federal Housing Administration programs must retain copies of all print and electronic advertisements and promotional materials for a period of two years from the date the materials are circulated or used to advertise. See 24 CFR part 202. Various other entities, such as real estate brokers and agents, home builders, and advertising agencies can be indirectly covered by state recordkeeping requirements for mortgage advertisements and/or retain ads to demonstrate compliance with state law. See, e.g., 76 Del. Laws, c. 421, sec. 1.

<sup>4</sup> See 44 U.S.C. 3502(3)(A); 5 CFR 1320.3(b)(2).

<sup>5</sup> See, e.g., *United States v. Intermundo Media, LLC, dba Delta Prime Refinance*, No. 1:14–cv–2529 (D. Colo. Oct. 7, 2014) (stipulated order for permanent injunction and civil penalty judgment), available at <https://www.ftc.gov/system/files/documents/cases/140912deltaprimestiporder.pdf>. The complaint charged this lead generator with numerous violations of Regulation N, including recordkeeping, and of other federal mortgage advertising mandates.