

www.regulations.gov/, including any personal information provided.

FOR FURTHER INFORMATION CONTACT:

Catherine Chiccine, Assistant Regional Counsel, Office of Regional Counsel, Environmental Protection Agency Region 7, 11201 Renner Boulevard, Lenexa, Kansas 66219; telephone number: (913) 551-7917; email address: chiccine.catherine@epa.gov.

SUPPLEMENTARY INFORMATION: The EPA conducted a Fund-lead Time-Critical Removal Action at the Recycletronics—Akron Farm Facility Superfund Site (Site) located at 16998 160 St., Akron, Iowa between March 2022 and July 2022 to remove approximately 944 tons of lead-containing cathode ray tube glass from the Site. Lead is a hazardous substance as defined by CERCLA.

To recover some of its response costs, the EPA negotiated a proposed CERCLA section 122(g)(4) *De Minimis* Contributor Administrative Settlement Agreement and Order on Consent Agreement (settlement) with multiple potentially responsible parties that arranged for disposal of hazardous waste at the Site. The EPA will enter the proposed Agreement with Allied Plastics LLC, Cascade Asset Management LLC, OmniSource LLC, Schupan Recycling a/k/a Schupan & Sons Inc., and Universal Recycling Technologies LLC (collectively, the “*de minimis* parties”). The *de minimis* parties agree to pay EPA for their portion of EPA’s costs incurred in responding to the time-critical removal action at the Site.

The settlement includes a covenant by EPA not to sue or take administrative action against the *de minimis* parties, pursuant to sections 106 and 107(a) of CERCLA.

For thirty (30) days following the date of publication of this document, EPA will receive written comments relating to the settlement. EPA will consider all comments received and may modify or withdraw its consent to the settlement agreement if comments received disclose facts or considerations that indicate that the proposed settlement is inappropriate, improper, or inadequate. EPA’s response to any comments received will be available for public inspection at EPA Region 7, 11201 Renner Boulevard, Lenexa, Kansas 66219.

James Macy,

Regional Administrator, EPA Region 7.

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FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Docket No. AS25-07]

Guidance on Referrals for Potential Criminal Enforcement

AGENCY: Appraisal Subcommittee, Federal Financial Institutions Examination Council.

ACTION: Notice.

SUMMARY: This notice describes the plans of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (“ASC”) to address criminally liable regulatory offenses under the recent executive order on Fighting Overcriminalization in Federal Regulations.

DATES: June 23, 2025.

FOR FURTHER INFORMATION CONTACT:

Natalie Lutz, Attorney Advisor, 202-792-1217 or natalie@asc.gov.

SUPPLEMENTARY INFORMATION: On May 9, 2025, the President issued Executive Order (“E.O.”) 14294, Fighting Overcriminalization in Federal Regulations. 90 FR 20363 (published May 14, 2025). 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.

Consistent with that requirement, the ASC advises the public that by May 9, 2026, the ASC, in consultation with the Attorney General, will provide to the Director of the Office of Management and Budget (“OMB”) a report containing: (1) a list of all criminal regulatory offenses¹ enforceable by the ASC or the Department of Justice (“DOJ”); and (2) for each such criminal regulatory offense, the range of potential criminal penalties for a violation and the applicable mens rea standard² for the criminal regulatory offense.

This notice also announces a general policy, subject to appropriate exceptions and to the extent consistent with law, that when the ASC is deciding whether to refer alleged violations of criminal regulatory offenses to DOJ, officers and employees of the ASC should consider, among other factors:

- The harm or risk of harm, pecuniary or otherwise, caused by the alleged offense;

¹ “Criminal regulatory offense” means a Federal regulation that is enforceable by a criminal penalty. E.O. 14294, sec. 3(b).

² “Mens rea” means the state of mind that by law must be proven to convict a particular defendant of a particular crime. E.O. 14294, sec. 3(c).

- 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.

This general policy is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

Mathew Ponzar,

Acting Executive Director.

[FR Doc. 2025-11749 Filed 6-25-25; 8:45 am]

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FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

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 the BHC Act (12 U.S.C. 1842(c)).

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 July 28, 2025.

A. Federal Reserve Bank of New York (Keith Goodwin, Head of Bank Applications) 33 Liberty Street, New York, New York 10045-0001. Comments can also be sent electronically to Comments.applications@ny.frb.org:

1. *Seneca Financial MHC*, Baldwinsville, New York; to convert from mutual to stock form. As part of the conversion, Seneca Financial MHC, and Seneca Financial Corp., also of Baldwinsville, New York, an existing mid-tier savings and loan holding company, will cease to exist and Seneca Savings, Baldwinsville, New York, will convert to a commercial bank, to be renamed Seneca Savings Bank, National Association, and become a wholly-owned subsidiary of Seneca Bancorp, Inc. a newly-formed Maryland corporation, which has applied to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act.

B. Federal Reserve Bank of Richmond (Brent B. Hassell, Assistant Vice President) P.O. Box 27622, Richmond, Virginia 23261. Comments can also be sent electronically to

Comments.applications@rich.frb.org:

1. *Miners and Merchants Bancorp, Inc., Grundy, Virginia*; to acquire First Community Corporation, and thereby indirectly acquire First Community Bank of East Tennessee, both of Rogersville, Tennessee.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

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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 July 11, 2025.

A. Federal Reserve Bank of Cleveland (Jenni M. Frazer, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566. Comments can also be sent electronically to

Comments.applications@clev.frb.org:

1. *Arthur Everett Walker Jr., Arthur Everett Walker III, both of Mount Sterling, Kentucky; Bryce Hamilton Walker, Branden Walker Quinn, both of Lexington, Kentucky; Amy Walker Duzyk, Darren Joseph Duzyk, both of Kiawah Island, South Carolina; Edward Daniel Duzyk, Dennis Paul Duzyk, and the David M. Duzyk 2012 Family Trust U/A, Elizabeth M Duzyk, as trustee, all of Lexington, Kentucky*; to join the Walker-Duzyk Family Control Group, a group acting in concert, to retain voting shares of Traditional Bancorporation Inc., and thereby indirectly retain voting shares of Traditional Bank Inc., both of Mount Sterling, Kentucky.

B. 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:

1. *The Leslie O. Wilt Revocable Living Trust Indenture dated the 29th day of*

May, 2014, Leslie Wilt, as trustee, the Kelly D. Wilt Revocable Living Trust Indenture dated the 29th day of May, 2014, Kelly Wilt, as trustee, and Craig Wilt, all of Shelbina, Missouri, and William McGee and Kelsey McGee, both of Madison, Missouri; to join the O'Laughlin Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbina, Missouri.

2. *The Frank & Dianna Montoya Trust dated December 13, 1996, Frank Montoya and Dianna Montoya as trustees, all of Albuquerque, New Mexico; the Amy R. Thomas Living Trust dated April 19, 2007, Amy Thomas and Mark Thomas as trustees, all of Macon, Missouri; and Brooke Foster, Macon, Missouri*; to join the Ramsey Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbina, Missouri.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2025-11818 Filed 6-25-25; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. 251 0049]

Omnicom Group Inc. ("Omnicom") and The Interpublic Group of Companies, Inc. ("IPG"); Analysis of Agreement Containing Consent Order To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement; request for comment.

SUMMARY: The consent agreement in this matter settles alleged violations of Federal law prohibiting unfair methods of competition. The attached Analysis of Proposed Consent Order to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

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

ADDRESSES: Interested parties may file comments online or on paper by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Please write: "Omnicom/IPG;