

aware that your comments as submitted, including your personal information, will be available for public review.

#### Abstract of Proposed Collection

The collection of the information requested on the DS-1838 and DS-7783 is necessary to comply with:

Homeland Security Presidential Directive 12 (HSPD-12) was issued August 27, 2004 to set policy for a common, reliable, and secure identification standard for federal employees and contractors for accessing federally controlled facilities and federal information systems. In order to keep Federal and other facilities where there is potential for terrorist attacks secure, wide variations in the quality and security of forms of identification need to be eliminated.

Federal Information Processing Standard Publication 201 (FIPS 201) is a United States federal government standard that specifies Personal Identity Verification (PIV) requirements for Federal employees and contractors. The NIST (National Institute of Standards and Technology) Computer Security Division initiated a new program for improving the identification and authentication of Federal employees and contractors for access to Federal facilities and information systems.

All Department employees and contractors are required to submit application for a Personal Identification Card (DS-1838 domestically or DS-7783 overseas) at the time of hire.

#### Methodology

Information is collected by a form (obtained from MyData forms) or automated badge request (ABR) online.

**Gregory C. Batman,**

*Deputy Assistant Secretary, Acting,  
Diplomatic Security, Department of State.*

[FR Doc. 2025-12645 Filed 7-7-25; 8:45 am]

**BILLING CODE 4710-43-P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### Notice of Request To Release Airport Property; Waterloo Regional Airport (ALO), Waterloo, Iowa

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of intent to rule on request to release airport property for land disposal.

**SUMMARY:** The FAA proposes to rule and invites public comment on the release and disposal of two parcels of land at

the Waterloo Regional Airport (ALO), Waterloo, Iowa.

**DATES:** Comments must be received on or before August 7, 2025.

**ADDRESSES:** Comments on this application may be mailed or delivered to the FAA at the following address: Amy J. Walter, Airports Land Specialist, Federal Aviation Administration, Airports Division, ACE-620G, 901 Locust, Room 364, Kansas City, MO 64106.

In addition, one copy of any comments submitted to the FAA must be mailed or delivered to: Steven Kjergaard, Director of Aviation, Waterloo Regional Airport, 2790 Livingston Lane, Waterloo, IA 50703, (515) 291-4483.

#### FOR FURTHER INFORMATION CONTACT:

Amy J. Walter, Airports Land Specialist, Federal Aviation Administration, Airports Division, ACE-620G, 901 Locust, Room 364, Kansas City, MO 64106, (816) 329-2603, [amy.walter@faa.gov](mailto:amy.walter@faa.gov).

The request to release property may be reviewed, by appointment, in person at this same location.

**SUPPLEMENTARY INFORMATION:** The FAA invites public comment on the request to release approximately 12.84-acres of airport property at the Waterloo Regional Airport (ALO) under the provisions of 49 U.S.C. 47107(h)(2). The Director of Aviation has requested from the FAA two parcels totaling 12.84-acres of airport property be released from obligations and sold. The FAA determined the request to release and sell this property at the Waterloo Regional Airport (ALO) submitted by the Sponsor meets the procedural requirements of the Federal Aviation Administration and the release and sale of the property does not and will not impact future aviation needs at the airport. The FAA may approve the request, in whole or in part, no sooner than thirty days after the publication of this Notice.

The following is a brief overview of the request:

Waterloo Regional Airport (ALO) is proposing the release and sale of 12.84-acres of airport property. The release of land is necessary to comply with Federal Aviation Administration Grant Assurances that do not allow federally acquired airport property to be used for non-aviation purposes. The sale of the subject property will result in the release of land and surface rights at the Waterloo Regional Airport (ALO) from the conditions of the AIP Grant Agreement Grant Assurances. In accordance with 49 U.S.C. 47107(c)(2)(B)(i) and (iii), the airport

will receive fair market value when the parcel is sold.

Any person may inspect, by appointment, the request in person at the FAA office listed above under **FOR FURTHER INFORMATION CONTACT**. In addition, any person may request an appointment and inspect the application, notice and other documents determined by the FAA to be related to the application in person at the Waterloo Regional Airport.

Issued in Kansas City, MO on July 2, 2025.

**Rodney N. Joel,**

*Director, FAA Central Region, Airports Division.*

[FR Doc. 2025-12611 Filed 7-7-25; 8:45 am]

**BILLING CODE 4910-13-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Activities: Information Collection Renewal; Submission for OMB Review; Identity Theft Red Flags and Address Discrepancies Under the Fair and Accurate Credit Transactions Act of 2003

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites comment on a continuing information collection, as required by the Paperwork Reduction Act of 1995 (PRA). In accordance with the requirements of the PRA, the OCC may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. The OCC is soliciting comment concerning the renewal of its information collection titled, "Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003." The OCC also is giving notice that it has sent the collection to OMB for review.

**DATES:** Comments must be received by August 7, 2025.

**ADDRESSES:** Commenters are encouraged to submit comments by email, if possible.

You may submit comments by any of the following methods:

- *Email:* [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov).
- *Mail:* Chief Counsel's Office,

Attention: Comment Processing, Office

of the Comptroller of the Currency, Attention: 1557–0237, 400 7th Street SW, Suite 3E–218, Washington, DC 20219.

- *Hand Delivery/Courier:* 400 7th Street SW, Suite 3E–218, Washington, DC 20219.

- *Fax:* (571) 293–4835.

*Instructions:* You must include “OCC” as the agency name and “1557–0237” in your comment. In general, the OCC will publish comments on [www.reginfo.gov](http://www.reginfo.gov) without change, including any business or personal information provided, such as name and address information, email addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Written comments and recommendations for the proposed information collection should also be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). You can find this information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

You may review comments and other related materials that pertain to this information collection following the close of the 30-day comment period for this notice by the method set forth in the next bullet.

- *Viewing Comments Electronically:* Go to [www.reginfo.gov](http://www.reginfo.gov). Hover over the “Information Collection Review” tab and click on “Information Collection Review” from the drop-down menu. From the “Currently under Review” drop-down menu, select “Department of Treasury” and then click “submit.” This information collection can be located by searching OMB control number “1557–0237” or “Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003.” Upon finding the appropriate information collection, click on the related “ICR Reference Number.” On the next screen, select “View Supporting Statement and Other Documents” and then click on the link to any comment listed at the bottom of the screen.

- For assistance in navigating [www.reginfo.gov](http://www.reginfo.gov), please contact the Regulatory Information Service Center at (202) 482–7340.

**FOR FURTHER INFORMATION CONTACT:**

Shaquita Merritt, Clearance Officer, (202) 649–5490, Chief Counsel’s Office,

Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. If you are deaf, hard of hearing, or have a speech disability, please dial 7–1–1 to access telecommunications relay services.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501 *et seq.*), Federal agencies must obtain approval from the OMB for each collection of information that they conduct or sponsor.

“Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. The OCC asks the OMB to extend its approval of the collection in this notice.

*Title:* Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act of 2003.

*OMB Control No.:* 1557–0237.

*Type of Review:* Regular.

*Affected Public:* Individuals; Businesses or other for-profit.

*Description:* Section 114 of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act) <sup>1</sup> amended section 615 of the Fair Credit Reporting Act (FCRA) <sup>2</sup> to require the Agencies <sup>3</sup> to jointly issue:

- Guidelines for financial institutions and creditors regarding identity theft with respect to their account holders and customers. (In developing the guidelines, the Agencies are required to identify patterns, practices, and specific forms of activity that indicate the possible existence of identity theft. The guidelines must be updated as often as necessary and cannot be inconsistent with the policies and procedures required under section 326 of the USA PATRIOT Act, (31 U.S.C. 5318(l));

- Regulations that require each financial institution and each creditor to establish reasonable policies and procedures for implementing the guidelines to identify possible risks to account holders or customers or to the safety and soundness of the institution or customers; and

<sup>1</sup> 15 U.S.C. 1681m(e).

<sup>2</sup> 15 U.S.C. 1681m.

<sup>3</sup> Section 114 required the guidelines and regulations to be issued jointly by the Federal banking agencies (OCC, Board of Governors of the Federal Reserve System, and Federal Deposit Insurance Corporation), the National Credit Union Administration, and the Federal Trade Commission. Therefore, for purposes of this filing, “Agencies” refers to these entities. Section 1088(a)(8) of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) further amended section 615 of FCRA to also require the Securities and Exchange Commission and the Commodity Futures Trading Commission to issue Red Flags guidelines and regulations.

- Regulations generally requiring credit and debit card issuers to assess the validity of change of address requests under certain circumstances.

Section 315 of the FACT Act <sup>4</sup> also amended section 605 of FCRA to require the Bureau of Consumer Financial Protection (CFPB), in consultation with the Agencies, to issue regulations providing guidance regarding what reasonable policies and procedures a user of consumer reports must have in place and employ when a user receives a notice of address discrepancy from a consumer reporting agency (CRA). These regulations are required to describe reasonable policies and procedures for users of consumer reports to:

- Enable a user to form a reasonable belief that it knows the identity of the person for whom it has obtained a consumer report; and
- Reconcile the address of the consumer with the CRA if the user establishes a continuing relationship with the consumer and regularly and, in the ordinary course of business, furnishes information to the CRA.

As required by section 114 of the FACT Act, appendix J to 12 CFR part 41 contains guidelines for financial institutions and creditors that are national banks, Federal savings associations, Federal branches or agencies of a foreign bank, or any of their operating subsidiaries that are not functionally regulated to use in identifying patterns, practices, and specific forms of activity that may indicate the existence of identity theft. In addition, 12 CFR 41.90 requires each financial institution or creditor that is a national bank, Federal savings association, Federal branch or agency of a foreign bank, and any of their operating subsidiaries that are not functionally regulated, to establish an Identity Theft Prevention Program (Program) designed to detect, prevent, and mitigate identity theft in connection with covered accounts. Pursuant to § 41.91, credit card and debit card issuers that are national banks, Federal savings associations, Federal branches or agencies of a foreign bank, or any of their operating subsidiaries that are not functionally regulated must establish and implement reasonable policies and procedures to assess the validity of a request for a change of address under certain circumstances.

Section 41.90 requires each OCC-regulated financial institution or creditor that offers or maintains one or more covered accounts to develop and implement a Program. In developing a

<sup>4</sup> 15 U.S.C. 1681c(h)(2).

Program, financial institutions and creditors are required to consider the guidelines set forth in appendix J and include in its Program those guidelines that are appropriate. The initial Program must be approved by the institution's board of directors or by an appropriate committee thereof. The board, an appropriate committee thereof, or a designated employee at the level of senior management must be involved in the oversight, development, implementation, and administration of the Program. In addition, staff members must be trained, as necessary, to effectively implement the Program. Pursuant to § 41.91, each credit and debit card issuer is required to establish and implement policies and procedures to assess the validity of a change of address request if it is followed within a short period of time by a request for an additional or replacement card. Before issuing the additional or replacement card, the card issuer must notify the cardholder of the request at the cardholder's former address or by any other means of communication that the card issuer and cardholder have previously agreed to use and provide the cardholder a reasonable means to promptly report incorrect address changes or use another means to assess the validity of the change of address.

As required by section 315 of the FACT Act, 12 CFR 1022.82<sup>5</sup> requires users of consumer reports to have in place reasonable policies and procedures that must be followed when a user receives a notice of address discrepancy from a CRA.

Section 1022.82 requires each user of consumer reports to develop and implement reasonable policies and procedures designed to enable the user to form a reasonable belief that a consumer report relates to the consumer about whom it requested the report when it receives a notice of address discrepancy from a CRA. A user of consumer reports also must develop and implement reasonable policies and procedures for furnishing a customer address that the user has reasonably confirmed to be accurate to the CRA from which it receives a notice of address discrepancy when the user can: (1) form a reasonable belief that the consumer report relates to the consumer about whom the user has requested the report; (2) establish a continuing relationship with the consumer; and (3) establish that it regularly and in the ordinary course of business furnishes

information to the CRA from which it received the notice of address discrepancy.

*Estimated Burden:* 111 hours for prior respondents, and 361 total hours for new respondents.

*Estimated Frequency of Response:* On occasion.

*Estimated Number of Respondents:* 1,172.

*Estimated Total Annual Burden:* 130,342 hours.

*Comments:* On May 2, 2025, the OCC published a 60-day notice for this information collection, (90 FR 18891). No comments were received.

Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information has practical utility;

(b) The accuracy of the OCC's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

**Patrick T. Tierney,**

*Assistant Director, Office of the Comptroller of the Currency.*

[FR Doc. 2025-12628 Filed 7-7-25; 8:45 am]

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## UNIFIED CARRIER REGISTRATION PLAN

### Sunshine Act Meetings

**TIME AND DATE:** July 10, 2025, 12:00 p.m. to 3:00 p.m., Eastern Time.

**PLACE:** This meeting will be accessible via conference call and via Zoom Meeting and Screenshare. Any interested person may call (i) 1-929-205-6099 (US Toll) or 1-669-900-6833 (US Toll), Meeting ID: 946 7762 4553, to listen and participate in this meeting. The website to participate via Zoom Meeting and Screenshare is <https://kellen.zoom.us/j/5FIS2ys7T7rFVvk28A>.

**STATUS:** This meeting will be open to the public.

**MATTERS TO BE CONSIDERED:** The Unified Carrier Registration Plan Dispute Resolution Subcommittee (the "Subcommittee") will conduct a

meeting to continue its work in developing and implementing the Unified Carrier Registration Plan and Agreement. The subject matter of this meeting will include:

### Proposed Agenda

#### *I. Call to Order—UCR Dispute Resolution Subcommittee Chair*

The UCR Dispute Resolution Subcommittee Chair will welcome attendees, call the meeting to order, call roll for the Subcommittee, confirm whether a quorum is present, and facilitate self-introductions.

#### *II. Verification of Publication of Meeting Notice—UCR Executive Director*

The UCR Executive Director will verify the publication of the meeting notice on the UCR website and distribution to the UCR contact list via email followed by the subsequent publication of the notice in the **Federal Register**.

#### *III. Review and Approval of Subcommittee Agenda and Setting of Ground Rules—UCR Dispute Resolution Subcommittee Chair*

For Discussion and Possible Subcommittee Action

The Subcommittee Agenda will be reviewed, and the Subcommittee will consider adoption.

#### Ground Rules

➤ Subcommittee action only to be taken in designated areas on agenda

#### *IV. Review and Approval of Subcommittee Minutes From the August 13, 2024 Meeting—UCR Dispute Resolution Subcommittee Chair*

For Discussion and Possible Subcommittee Action

Draft minutes from the August 13, 2024 Subcommittee meeting will be reviewed. The Subcommittee will consider action to approve.

#### *V. Discussion of the Dispute Resolution Procedure—UCR Dispatch Resolution Subcommittee Chair and UCR Plan Legal Counsel*

The UCR Dispute Resolution Subcommittee Chair and UCR Plan Legal Counsel will lead a discussion and review of the Dispute Resolution Procedure, a document that sets forth the procedures for processing and handling disputes and was last amended in January 2024.

#### *VI. Other Business—UCR Dispute Resolution Subcommittee Chair*

The UCR Dispute Resolution Subcommittee Chair will call for any

<sup>5</sup> Title X of the Dodd-Frank Act transferred this regulation to the CFPB. The OCC retains enforcement authority for this regulation for institutions with \$10 billion or less in total assets.