

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 1022.82⁵ 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.

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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

⁵ 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.

other items Subcommittee members would like to discuss.

VII. Adjournment—UCR Dispute Resolution Subcommittee Chair

The UCR Dispute Resolution Subcommittee Chair will adjourn the meeting.

The agenda will be available no later than 5:00 p.m. Eastern time, July 2, 2025, at: <https://plan.ucr.gov>.

CONTACT PERSON FOR MORE INFORMATION:
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Carrier Registration Plan Board of

Directors, (617) 305–3783, eleaman@board.ucr.gov.

Alex B. Leath,

*Chief Legal Officer, Unified Carrier
Registration Plan.*

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