

Between September 1997 and September 2024, the CPI-U increased by 95.596 percent from an index value of 161.2 in September 1997 to a value of 315.301 in September 2024.<sup>6</sup> An increase of 95.596 percent in the \$8.00 base figure would lead to a figure of \$15.65. However, because the statute directs that the resulting figure be rounded to the nearest \$0.50, the maximum allowable charge is \$15.50. The CFPB therefore determines that the maximum allowable charge for the year 2025 will remain \$15.50.

### III. Procedural Requirements

#### A. Administrative Procedure Act

Under the Administrative Procedure Act (APA), notice and opportunity for public comment are not required if the CFPB finds that notice and public comment are impracticable, unnecessary, or contrary to the public interest.<sup>7</sup> Pursuant to this final rule, in Regulation V, Appendix O is amended to update the maximum allowable charge for 2025 under section 612(f). The amendments in this final rule are technical and non-discretionary, as they merely apply the method previously established in Regulation V for determining adjustments to the thresholds. For these reasons, the CFPB has determined that publishing a notice of proposed rulemaking and providing opportunity for public comment are unnecessary. The amendments therefore are adopted in final form.

#### B. Regulatory Flexibility Act

The Regulatory Flexibility Act (RFA) does not apply to a rulemaking where a general notice of proposed rulemaking is not required.<sup>8</sup> As noted previously, the CFPB has determined that it is unnecessary to publish a general notice of proposed rulemaking for this final rule. Accordingly, the RFA's requirement relating to an initial and final regulatory flexibility analysis does not apply.

#### C. Paperwork Reduction Act

The information collections contained in Regulation V, which implements the FCRA, are approved by the Office of Management and Budget under Control number 3170-0002. The current approval for this control number expires on October 31, 2025. In accordance with the Paperwork Reduction Act of 1995,<sup>9</sup> the CFPB reviewed this final rule. The

CFPB has determined that this rule does not create any new information collections or substantially revise any existing collections.

#### D. Congressional Review Act

Pursuant to the Congressional Review Act (5 U.S.C. 801 *et seq.*), the CFPB will submit a report containing this rule and other required information to the United States Senate, the United States House of Representatives, and the Comptroller General of the United States prior to the rule taking effect. The Office of Information and Regulatory Affairs has designated this rule as not a "major rule" as defined by 5 U.S.C. 804(2).

#### List of Subjects in 12 CFR Part 1022

Banks, banking, Consumer protection, Credit unions, Holding companies, National banks, Privacy, Reporting and recordkeeping requirements, Savings associations.

#### Authority and Issuance

For the reasons set forth in the preamble, the CFPB amends Regulation V, 12 CFR part 1022, as set forth below:

#### PART 1022—FAIR CREDIT REPORTING (REGULATION V)

- 1. The authority citation for part 1022 continues to read as follows:

**Authority:** 12 U.S.C. 5512, 5581; 15 U.S.C. 1681a, 1681b, 1681c, 1681c-1, 1681e, 1681g, 1681i, 1681j, 1681m, 1681s, 1681s-2, 1681s-3, and 1681t; Sec. 214, Pub. L. 108-159, 117 Stat. 1952.

- 2. Appendix O is revised to read as follows:

#### Appendix O to Part 1022—Reasonable Charges for Certain Disclosures

Section 612(f) of the FCRA, 15 U.S.C. 1681j(f), directs the Bureau to increase the maximum allowable charge a consumer reporting agency may impose for making a disclosure to the consumer pursuant to section 609 of the FCRA, 15 U.S.C. 1681g, on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents. The Bureau will publish notice of the maximum allowable charge each year by amending this appendix. For calendar year 2025, the maximum allowable charge is \$15.50. For historical purposes:

1. For calendar year 2012, the maximum allowable disclosure charge was \$11.50.
2. For calendar year 2013, the maximum allowable disclosure charge was \$11.50.
3. For calendar year 2014, the maximum allowable disclosure charge was \$11.50.
4. For calendar year 2015, the maximum allowable disclosure charge was \$12.00.
5. For calendar year 2016, the maximum allowable disclosure charge was \$12.00.
6. For calendar year 2017, the maximum allowable disclosure charge was \$12.00.

7. For calendar year 2018, the maximum allowable disclosure charge was \$12.00.

8. For calendar year 2019, the maximum allowable disclosure charge was \$12.50.

9. For calendar year 2020, the maximum allowable disclosure charge was \$12.50.

10. For calendar year 2021, the maximum allowable disclosure charge was \$13.00.

11. For calendar year 2022, the maximum allowable disclosure charge was \$13.50.

12. For calendar year 2023, the maximum allowable disclosure charge was \$14.50.

13. For calendar year 2024, the maximum allowable disclosure charge was \$15.50.

14. For calendar year 2025, the maximum allowable disclosure charge is \$15.50.

**Brian Shearer,**

*Assistant Director, Office of Policy Planning and Strategy, Consumer Financial Protection Bureau.*

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## CONSUMER FINANCIAL PROTECTION BUREAU

### 12 CFR Parts 1070, 1080, 1081, 1082, and 1090

#### Updates to Supervision and Enforcement Procedures

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Final rule.

**SUMMARY:** The Consumer Financial Protection Bureau (CFPB) is making ministerial updates to its procedures to reflect a recent organizational change.

**DATES:** This rule is effective on November 29, 2024.

#### FOR FURTHER INFORMATION CONTACT:

George Karithanom, Regulatory Implementation & Guidance Program Analyst, Office of Regulations, at 202-435-7700 or <https://reginquiries.consumerfinance.gov/>.

If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

**SUPPLEMENTARY INFORMATION:** The CFPB is making limited amendments to five rules to reflect a recent organizational change. The Division of Supervision, Enforcement, and Fair Lending has been replaced by two divisions, the Supervision Division and the Enforcement Division. The CFPB is transferring certain responsibilities under 12 CFR part 1070, which relate to disclosure of confidential supervisory information, from the associate director of the former division to the Supervision Director as head of the Supervision Division. The CFPB is also updating nomenclature across all five rules to reflect the establishment of the new divisions.

<sup>6</sup> The Bureau of Labor Statistics began reporting CPI-U with three decimal points instead of one decimal point in 2007.

<sup>7</sup> 5 U.S.C. 553(b)(B).

<sup>8</sup> 5 U.S.C. 603(a), 604(a).

<sup>9</sup> 44 U.S.C. 3506; 5 CFR part 1320.

As a rule of agency organization, procedure, or practice, this rule is exempt from the notice-and-comment rulemaking requirements of the Administrative Procedure Act.<sup>1</sup>

The CFPB has determined that this rule does not impose any new or revise any existing recordkeeping, reporting, or disclosure requirements on covered entities or members of the public that would be collections of information requiring approval by the Office of Management and Budget under the Paperwork Reduction Act.<sup>2</sup>

#### List of Subjects

##### 12 CFR Part 1070

Confidential business information, Consumer protection, Freedom of information, Privacy.

##### 12 CFR Part 1080

Administrative practice and procedure, Banks, banking, Consumer protection, Credit, Credit unions, Investments, Law enforcement, National banks, Savings associations, Trade practices.

##### 12 CFR Part 1081

Administrative practice and procedure, Banks, banking, Consumer protection, Credit unions, Law enforcement, National banks, Savings associations, Trade practices.

##### 12 CFR Part 1082

Banks, banking, Consumer protection, Credit unions, Law enforcement, National banks, Savings associations, State and local governments.

##### 12 CFR Part 1090

Consumer protection, Credit.

#### Authority and Issuance

For the reasons set forth above, the Consumer Financial Protection Bureau amends 12 CFR parts 1070, 1080, 1081, 1082, and 1090 as follows:

#### PART 1070—DISCLOSURE OF RECORDS AND INFORMATION

- 1. The authority citation for part 1070 continues to read as follows:

**Authority:** 12 U.S.C. 5481 *et seq.*; 5 U.S.C. 552; 5 U.S.C. 552a; 18 U.S.C. 1905; 18 U.S.C. 641; 44 U.S.C. ch. 31; 44 U.S.C. ch. 35; 12 U.S.C. 3401 *et seq.*

- 2. In § 1070.2, revise paragraph (a) to read as follows:

##### § 1070.2 General definitions.

(a) *Supervision Director* means the Supervision Director or any CFPB

employee designated by the Director of the CFPB or the Supervision Director to act under this part.

\* \* \* \* \*

- 3. In § 1070.42, remove the text “Associate Director for Supervision, Enforcement and Fair Lending” wherever it appears and add, in its place, the text “Supervision Director”.

#### PART 1080—RULES RELATING TO INVESTIGATIONS

- 4. The authority citation for part 1080 continues to read as follows:

**Authority:** Pub. L. 111–203, title X, 12 U.S.C. 5481 *et seq.*

- 5. In § 1080.2, remove the definition of “Office of Enforcement”.
- 6. In addition to the amendment set forth above, in 12 CFR part 1080, remove the words “Assistant Director of the Office of Enforcement” and add, in their place, the words “Enforcement Director” in the following places:
  - a. Section 1080.4;
  - b. Section 1080.6(a), (c) introductory text, (d), (e) introductory text, and (e)(2);
  - c. Section 1080.10(b); and
  - d. Section 1080.11(c).
- 7. In addition to the amendments set forth above, in 12 CFR part 1080, remove the words “Deputy Assistant Directors of the Office of Enforcement”, and add, in their place, “Deputy Enforcement Directors” in the following places:
  - a. Section 1080.4;
  - b. Section 1080.6(a), (c) introductory text, (d), (e)(2); and
  - c. Section 1080.11(c).

#### PART 1081—RULES OF PRACTICE FOR ADJUDICATION PROCEEDINGS

- 8. The authority citation for part 1081 continues to read as follows:

**Authority:** 12 U.S.C. 5512(b)(1), 5563(e).

- 9. In § 1081.103, remove the definition of “Office of Enforcement” and add a definition of “Enforcement Division” to read as follows:

##### § 1081.103 Definitions.

\* \* \* \* \*

*Enforcement Division* means the unit of the Bureau responsible for enforcement of Federal consumer financial law or other laws enforceable by the Bureau.

\* \* \* \* \*

- 10. In addition to the amendment set forth above, in 12 CFR part 1081, remove the text “Office of Enforcement” wherever it appears and add, in its place, the text “Enforcement Division”.

#### PART 1082—STATE OFFICIAL NOTIFICATION RULES

- 11. The authority citation for part 1082 continues to read as follows:

**Authority:** 12 U.S.C. 5481 *et seq.*

- 12. Amend § 1082.1 by:
  - a. Removing the text “Office of Enforcement” wherever it appears and adding, in its place, the text “Enforcement Division”.
  - b. In paragraph (a)(1), removing the words “office of the Bureau” and adding, in their place, the words “unit of the Bureau”.

#### PART 1090—DEFINING LARGER PARTICIPANTS OF CERTAIN CONSUMER FINANCIAL PRODUCT AND SERVICE MARKETS

- 13. The authority citation for part 1090 continues to read as follows:

**Authority:** 12 U.S.C. 5514(a)(1)(B); 12 U.S.C. 5514(a)(2); 12 U.S.C. 5514(b)(7)(A); and 12 U.S.C. 5512(b)(1).

- 14. In § 1090.101, remove the definition of “Assistant Director” and add a definition of “Supervision Director” to read as follows:

##### § 1090.101 Definitions.

\* \* \* \* \*

*Supervision Director* means the Supervision Director or any Bureau employee designated by the Director of the Bureau or the Supervision Director to act under this part. The Director of the Bureau may perform the functions of the Supervision Director under this part.

\* \* \* \* \*

- 15. In § 1090.103, remove the text “Assistant Director” wherever it appears and add, in its place, the text “Supervision Director”.

#### Rohit Chopra,

*Director, Consumer Financial Protection Bureau.*

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#### DEPARTMENT OF TRANSPORTATION

#### Federal Aviation Administration

##### 14 CFR Part 71

[Docket No. FAA–2024–2048; Airspace Docket No. 24–AWP–101]

RIN 2120-AA66

#### Modification of Class E Airspace; Colusa County Airport, Colusa, CA

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

<sup>1</sup> 5 U.S.C. 553(b).

<sup>2</sup> 44 U.S.C. 3501–3521.