

One commenter was concerned that the reporting of the maturity distribution of uninsured shares contradicted NCUA regulations § 745.200(c), which states that insurance coverage will be prorated among the member's interest in all accounts. The maturity distribution information reported on the Form 5300, Call Report will not be used to determine share insurance coverage and will be used to monitor uninsured share behavior. Shares will be evaluated by NCUA to determine insurance coverage only when a credit union fails.

One commenter stated the reason NCUA provided for adding these accounts was not sufficient. Regulators and industry analysts cite uninsured deposit runoff as a contributing factor in postmortem assessments of the 2023 banking failures. Uninsured deposits are not as important to the funding mix for credit unions as they are for banks; however, the amount of uninsured shares has been increasing in the credit union system. Trends in uninsured depositor behavior can signal emerging risks to credit union system stability and the share insurance fund.

The NCUA already collects total uninsured deposit information on the Form 5300, Call Report. The maturity distribution will enable a more complete assessment of depositor behavior at the system and individual institution levels.

Four commenters were also concerned that the core processor would not be able to implement these changes in time to accurately report for the March 2025 quarter. While the NCUA continues to believe the information obtained will be useful for evaluating depositor behavior and the movement between uninsured non-maturity shares and share certificates, the need for additional time to develop adequate reporting systems is understandable. To provide time for credit unions to work with their core processors, the NCUA will not require credit unions to report the maturity distribution of uninsured shares in March 2025.

Other Comments Received

The NCUA also received comments related to the added burden on credit unions, the requirement to add negative share accounts to loans, and a Community Development Financial Institution (CDFI) designator.

Burden

Seven commenters were concerned with the increase in burden. Before the NCUA proposes adding items to the Form 5300, Call Report, it weighs the burden on credit unions against the

benefit of the information. The NCUA feels the modest increase in burden is justified to protect the Share Insurance Fund and facilitate offsite development of an examination scope. While the NCUA understands these concerns, the agency does not expect these revisions will result in a material increase in reporting burden.

Negative Shares Added to Loans

One commenter wanted to eliminate the requirement to add negative shares to unsecured loans and to shares. The NCUA cannot eliminate this requirement because it is a requirement of generally accepted accounting principles.

Community Development Financial Institution Designator

One commenter suggested that the NCUA add a designator for credit unions to self-report as a CDFI. CDFI is a designation given by the CDFI Fund to financial institutions that provide financial services in low-income communities and to people who lack access to financing. The NCUA does not give CDFI designations, therefore the agency does not maintain a database of CDFI credit unions. Interested parties may obtain a list of CDFI credit unions at the CDFI Fund website—(<https://www.cdfifund.gov/programs-training/certification/cdfi>).

The NCUA will consider adding a checkbox for credit unions to voluntarily disclose their CDFI designation on a future Form 4501A, Profile. If the NCUA adds a CDFI designator, the Form 4501A, Profile would be the appropriate form because the designation, once reported, would not need to be changed every quarter.

Affected Public: Private Sector: Not-for-profit institutions.

Estimated Number of Respondents: 4,499.

Estimated Number of Responses per Respondent: 4.

Estimated Total Annual Responses: 17,996.

Estimated Hours per Response: 4.

Estimated Total Annual Burden Hours: 71,984.

Reason for Change: Burden decreased due to a decrease in the number of respondents.

Request for Comments: Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will become a matter of public record. The public is invited to submit comments concerning: (a) whether the collection of information is necessary for the proper performance of the function of the

agency, including whether the information will have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of the information on the respondents, including the use of automated collection techniques or other forms of information technology.

By the National Credit Union Administration Board.

Melane Conyers-Ausbrooks,
Secretary of the Board.

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NATIONAL FOUNDATION ON THE ARTS AND THE HUMANITIES

National Endowment for the Arts

Tribal Consultation

AGENCY: National Endowment for the Arts.

ACTION: Request for comments.

SUMMARY: In accordance with the National Endowment for the Arts (NEA) tribal consultation policy, the NEA solicits written comments from federally recognized tribes.

DATES: Written comments for the FY2025 Tribal Consultation will be solicited for a 60-day window or until March 6, 2025. Comments must be submitted to the office listed in the address section below on or before the close of business on March 6, 2025. Comments received after that date will be considered to the extent practicable. A summary report of the written comments, NEA responses, recommendations, and items identified for follow-up or additional action will be drafted and distributed via the **Federal Register** no later than 30 days after the closing of the comment period. Following dissemination of the draft summary, the record will remain open for 21 days to allow tribes to submit written testimony or additional comments before the report is finalized and published on the NEA website.

ADDRESSES: Please send comments to Native Arts Working Group, National Endowment for the Arts, via email at NativeArts@arts.gov.

SUPPLEMENTARY INFORMATION: Through this Request for Comments, the NEA is seeking input and comments from elected or appointed tribal leaders and

officials or their authorized representatives. This Request for Comments also will be posted to the agency's website.

Subject issues for consultation and related questions are listed below.

1. NEA Resources

The NEA, established by Congress in 1965, is an independent federal agency that is the largest funder of the arts and arts education in communities nationwide and a catalyst of public and private support for the arts. By advancing equitable opportunities for arts participation and practice, the NEA aims to foster and sustain an environment in which the arts benefit everyone in the United States. This is accomplished primarily by providing resources to support the creative lives of all communities in the United States.

Grants are awarded for specific projects to 501(c)(3) nonprofit organizations, federally recognized tribes, or units of state or local government. Individual makers, artists, and culture bearers are recognized and supported through programs such as the NEA National Heritage Fellowships, NEA Jazz Masters Fellowships, and Creative Writing Fellowships. Forty percent of the NEA's program budget is granted to State Arts Agencies and Regional Arts Organizations, which make subgrants to support additional arts activities across the nation.

i. What is your awareness of our agency's efforts in your community and nationally?

ii. Have NEA resources affected your tribal community? If so, how?

iii. To what extent do you see the arts and cultural activities of your tribal community reflected in the resources we offer?

iv. The review criteria for our primary grant program, Grants for Arts Projects, includes artistic excellence, which is defined as "The quality of the artists and other key individuals, creative process, works of art, organizations, arts education providers, artistic partners, and/or services involved in the project and their relevance to the audience or communities the project aims to serve." Does this definition of artistic excellence resonate with the artistic and cultural activities of your tribal community? How could this criteria better assess the creative projects of applicants from your community?

2. Executive Order 14112

The NEA is committed to adhering to the provisions outlined in E.O. 14112: Reforming Federal Funding and Support for Tribal Nations To Better Embrace Our Trust Responsibilities and Promote

the Next Era of Tribal Self-Determination, dated December 11, 2023. The NEA has made progress on those commitments as outlined in our Equity Action Plan, outreach to Native communities to participate in our Grants for Arts Projects grant opportunities, and our overall tribal consultation approach. As we continue to improve our outreach to Native communities, we will provide updates on changes that are implemented to better serve Native constituents. The NEA is in the process of recruiting a new NEA Director of Native Arts & Tribal Affairs to lead agency efforts to better reach and serve the tribal communities.

i. How can the NEA best prioritize its support for tribal sovereignty and self-governance?

ii. How can NEA programs provide your community with the flexibility to improve its economic growth and address your community's specific needs?

iii. What funding and programmatic needs do you have?

3. Tribal Engagement

In recent years, the NEA has made grants to tribal governments and Tribal Colleges & Universities (TCUs). We also have recognized Indigenous artists with NEA National Heritage Fellowships. These direct grants to tribes, tribal citizens, and TCUs are in addition to the grants we make to Native-serving nonprofits.

i. How can the NEA expand on this engagement with tribes and increase awareness of these opportunities?

ii. If the NEA has the resources to send staff representatives to in-person events (e.g. national conferences and regional convenings of importance to tribal communities), where would our participation be most effective? Can you provide a point-of-contact for follow up?

4. Federal Resources for Native Arts & Cultural Activities

The NEA has previously provided annual updates of the Federal Resources for Native Arts & Cultural Activities, which is a consolidation of opportunities offered by federal agencies for organizations looking for funding and other resources to support Native arts and cultural activities.

i. Have you ever accessed this publication? Is this publication a useful resource to make available to tribal communities?

5. Tribal Consultation

The NEA's Tribal Consultation Policy, formally established in October 2021, is

being reviewed for any necessary updates. In order to assist us in our review of the Policy, please share your thoughts on the following questions:

i. What recommendations do you have regarding the NEA's Tribal Consultation Policy?

Dated: December 20, 2024.

RaShaunda Thomas,

Deputy Director, Office of Administrative Services & Contracts, National Endowment for the Arts.

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NATIONAL FOUNDATION ON THE ARTS AND HUMANITIES

National Endowment for the Humanities

Civil Penalty Adjustments for 2025

AGENCY: National Endowment for the Humanities; National Foundation on the Arts and the Humanities.

ACTION: Notice of civil penalty adjustments for 2025.

SUMMARY: The National Endowment for the Humanities (NEH) is giving notice of the adjusted maximum and minimum civil monetary penalties that may be imposed for violations of its New Restrictions on Lobbying and Program Fraud Civil Remedies Act regulations to reflect the requirements of the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The updated penalty amounts are adjusted for inflation and are effective from January 15, 2025, through January 14, 2026.

DATES: The updated civil penalties in this notice are applicable to penalties assessed on or after January 15, 2025, if the associated violations occurred after November 2, 2015.

FOR FURTHER INFORMATION CONTACT:

Elizabeth Voyatzis, Deputy General Counsel, Office of the General Counsel, National Endowment for the Humanities, 400 7th Street SW, Room 4060, Washington, DC 20506; (202) 606-8322; gencounsel@neh.gov.

SUPPLEMENTARY INFORMATION:

1. Background

The Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (the Inflation Adjustment Act)¹ directs each Executive agency to make an annual inflation adjustment for each

¹ 28 U.S.C. 2461 note.