

Resources, which is included in Amendatory Instruction 4.

Regulatory Analysis

Administrative Procedure Act

This rule is being published as a final rule and is exempt from notice and comment as a rule of agency management. Since the rule is exempt from 5 U.S.C. 553, the delay provisions of 5 U.S.C. 553(d) do not apply.

Congressional Review Act

As this rule is a rule of agency organization, procedure, or practice that does not substantially affect the rights or obligations of non-agency parties, it is not a “rule” that is covered by the Congressional Review Act. 5 U.S.C. 804(3)(C).

Unfunded Mandates Reform Act of 1995

This rule will not result in the expenditure by State, local, or tribal governments, in the aggregate, or by the private sector, of \$100 million in any year; and it will not significantly or uniquely affect small governments. Therefore, no actions were deemed necessary under the provisions of the Unfunded Mandates Reform Act of 1995.

Executive Order 13175

The Department has determined that this rulemaking will not have tribal implications, will not impose substantial direct compliance costs on Indian tribal governments, and will not pre-empt tribal law. Accordingly, the requirements of Executive Order 13175 do not apply to this rulemaking.

Regulatory Flexibility Act: Small Business

The Department of State certifies that this rulemaking will not have an impact on a substantial number of small entities. A regulatory flexibility analysis is not required under the Regulatory Flexibility Act (5 U.S.C. 601, *et seq.*).

Executive Order 12866, 14192, and 13563

OIRA has designated this rule as “not significant” under Executive Order 12866; therefore, the rule is exempt from the provisions of Executive Order 14192. The benefits of the rule in providing clarity to the public on how to serve documents on the Department outweigh any costs to the public, which are minimal.

Executive Order 12988

The Department of State has reviewed this rule in light of Executive Order 12988 to eliminate ambiguity, minimize

litigation, establish clear legal standards, and reduce burden.

Executive Orders 12372 and 13132

This rule will not have substantial direct effect on the states, on the relationships between the national government and the states, or on the distribution of power and responsibilities among the various levels of government. Therefore, in accordance with Executive Order 13132, it is determined that this rule does not have sufficient federalism implications to require consultations or warrant the preparation of a federalism summary impact statement. Executive Order 12372, regarding intergovernmental consultation on federal programs and activities, does not apply to this regulation.

Paperwork Reduction Act

This rulemaking does not create or modify any information collections within the meaning of the Paperwork Reduction Act, 44 U.S.C. Chapter 35.

List of Subjects in 22 CFR Part 172

Administrative practice and procedure, Courts, Government employees.

Accordingly, for the reasons stated in the preamble, the Department of State amends part 172 of Title 22, Code of Federal Regulations, to read as follows:

PART 172—SERVICE OF PROCESS; PRODUCTION OR DISCLOSURE OF OFFICIAL INFORMATION IN RESPONSE TO COURT ORDERS, SUBPOENAS, NOTICES OF DEPOSITIONS, REQUESTS FOR ADMISSIONS, INTERROGATORIES, OR SIMILAR REQUESTS OR DEMANDS IN CONNECTION WITH FEDERAL OR STATE LITIGATION; EXPERT TESTIMONY

- 1. The authority citation for part 172 continues to read as follows:

Authority: 5 U.S.C. 301; 8 U.S.C. 1202(f); 22 U.S.C. 2651a, 2664, 3926.

- 2. Amend § 172.2 by:
 - a. Revising paragraph (a); and
 - b. In paragraphs (c) and (e), removing the term “L/H-EX” and adding, in its place, the term “S/ES-EX”.

The revision reads as follows:

§ 172.2 Service of summonses and complaints.

(a) Only the Office of the Executive Secretariat (S/ES-EX) is authorized to receive and accept summonses or complaints sought to be served upon the Department or Department employees. All such documents should be delivered or addressed to: Congressional &

Litigation Support Office, Office of the Executive Secretariat (S/ES-EX), Room 1464, 2201 C Street NW, Washington, DC 20520.

* * * * *

§ 173.3 [Amended]

- 3. Amend § 172.3 in paragraphs (a) and (d) by removing the term “L/H-EX” and adding in its place the term “S/ES-EX”.

§ 172.4 [Amended]

- 4. Amend § 172.4 by:
 - a. In paragraph (a) removing the title “Director General of the Foreign Service and Director of Personnel (M/DGP)” and adding in its place the title “Assistant Secretary for Human Resources”; and
 - b. In paragraph (c) by removing the title “Director General of the Foreign Service and Director of Personnel” and adding in its place the title “Assistant Secretary for Human Resources”.

Alice M. Kottmyer,

Attorney-Adviser, Office of the Legal Adviser, Department of State.

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DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network

31 CFR Part 1010

Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Financial Institutions in Minnesota

AGENCY: Financial Crimes Enforcement Network (FinCEN), Treasury.

ACTION: Order.

SUMMARY: FinCEN is issuing this Geographic Targeting Order, requiring banks and money transmitters located in the Counties of Hennepin and Ramsey, Minnesota to retain and report records of certain payments of \$3,000 or more.

DATES: This action is effective February 12, 2026.

FOR FURTHER INFORMATION CONTACT: FinCEN’s Regulatory Support Section by submitting an inquiry at www.fincen.gov/contact.

SUPPLEMENTARY INFORMATION:

I. Background

If the Secretary of the Treasury (Secretary) finds, upon his own initiative or at the request of an appropriate Federal or State law enforcement official, that reasonable grounds exist for concluding that additional recordkeeping and reporting

requirements are necessary to carry out the purposes of the Bank Secrecy Act (BSA)¹ or to prevent evasions thereof, the Secretary may issue a Geographic Targeting Order (GTO) requiring any domestic financial institution or group of domestic financial institutions, or any domestic nonfinancial trade or business or group of domestic nonfinancial trades or businesses, in a geographic area to obtain such information as the Secretary may describe in such GTO concerning any transaction in which such financial institution or nonfinancial trade or business is involved for the payment, receipt, or transfer of funds (as the Secretary may describe in such GTO), and concerning any other person participating in such transaction.² For any such transaction, the Secretary may require the financial institution or nonfinancial trade or business to maintain a record and/or file a report in the manner and to the extent specified.³ The maximum effective period for a GTO is 180 days unless renewed.⁴ The authority of the Secretary to issue a GTO has been delegated to the Director of FinCEN (Director).⁵

The Director finds that reasonable grounds exist for concluding that the additional recordkeeping and reporting requirements set forth in the GTO contained in this document (the “Order”) are necessary to carry out the purposes of the BSA or to prevent evasions thereof. This action is being taken in furtherance of Treasury’s efforts to combat international money laundering of the proceeds of government benefits fraud in Minnesota. The Order does not alter any existing BSA obligation of a Covered Business (as defined in the Order), except as otherwise set out in the Order itself.

II. Geographic Targeting Order

A. Businesses and Transactions Covered by This Order

1. For purposes of this Order, a “Covered Business” means any bank, as defined in 31 CFR 1010.100(d), or a money transmitter, as defined in 31 CFR 1010.100(ff)(5), with a branch,

¹ The BSA is codified at 12 U.S.C. 1829b and 1951–1960, and 31 U.S.C. 5311–5314 and 5316–5336, and includes notes thereto, with implementing regulations at 31 CFR chapter X.

² 31 U.S.C. 5326(a); *see also* 31 CFR 1010.370.

³ *Id.*

⁴ 31 U.S.C. 5326(d); *see also* 31 CFR 1010.370(d)(1).

⁵ Treasury Order 180–01 (Reaffirmed Jan. 14, 2020); *see also* 31 U.S.C. 310(b)(2)(I) (providing that the Director of FinCEN shall “[a]dminister the requirements of subchapter II of chapter 53 of this title, chapter 2 of title I of Public Law 91–508, and section 21 of the Federal Deposit Insurance Act, to the extent delegated such authority by the Secretary”).

subsidiary, or office located in the Covered Geographic Area.

2. For purposes of this Order, a “Covered Transaction” means each funds transfer for which records are required to be retained under either 31 CFR 1020.410(a) or 31 CFR 1010.410(e), and for which a corresponding payment order or transmittal order is accepted by the Covered Business as an originator’s bank or transmittor’s financial institution:

a. Where the originator or transmittor provides an address in the Covered Geographic Area;

b. Where the originator or transmittor is not a company publicly traded on an exchange regulated by the Securities and Exchange Commission;

c. Where the originator or transmittor is not a financial institution subject to anti-money laundering program requirements under the BSA; and

d. Either the beneficiary or recipient is located outside of the United States or the financial institution used by the beneficiary or recipient to receive the funds is located outside of the United States.

3. For purposes of this Order, the “Covered Geographic Area” means Hennepin County and Ramsey County, Minnesota.

4. All terms used but not otherwise defined herein shall have the same meaning set forth in part 1010 of chapter X of subtitle B of title 31 of the Code of Federal Regulations.

B. Reports Required To Be Filed by the Covered Business

5. The Covered Business shall report Covered Transactions to FinCEN through the Financial Industry (FI) Portal, available at fincen.gov/resources/financial-institutions. Covered Businesses may access the FI Portal using their *Login.gov* account, and requesting “Financial Industry Access” at ois.fincen.gov/accessrequest. When submitting, select “Special Measures” as the file type and enter “FIN–62904–L4N7T.” For any technical questions or issues regarding FinCEN’s FI Portal, please visit fiportal.fincen.gov/contact-us or contact fincenappshd@fincen.gov.

6. All submissions shall be saved as a Comma Separate Value (CSV) file prior to submission and adhere to the *Minnesota Fraud GTO Submission Template*, available at <https://www.fincen.gov/system/files/2026-01/minnesota-fraud-gto-submission.csv>, for which additional information may be found in the *Minnesota Fraud GTO Template Dictionary*, available at <https://www.fincen.gov/system/files/2026-01/minnesota-fraud-gto-template-dictionary.pdf>. Data file names should

use the format *FilerName_TransactionYearMonth_File#ofTotal#_MNFTO2026.csv*.

7. If the Covered Business is a bank, the Covered Business shall report all information required to be retained under 31 CFR 1020.410(a)(1) and (2), along with the following (regardless of whether the information is provided with the payment order), for which the Covered Business may rely upon information provided by the originator, absent knowledge of facts that would reasonably call into question the reliability of the information provided, by the end of the month following the month in which the Covered Transaction took place:

a. The name and employer identification number of the Covered Business;

b. The account number of the originator;

c. The name of the beneficiary;

d. The address of the beneficiary;

e. The date of birth of the beneficiary;

f. A phone number of the beneficiary;

g. An email address of the beneficiary;

h. The account number of the beneficiary;

i. Whether the source of funds for the transfer includes payments that are from any federal, state, or local government contract or benefit program; and

j. If the answer to question (i) is yes, whether those payments are from government agencies to entities in which the originator has any ownership interest.

8. If the Covered Business is a money transmitter, the Covered Business shall report all information required to be retained under 31 CFR 1010.410(e)(1) and (2), along with the following (regardless of whether the information is provided with the transmittal order), for which the Covered Business may rely upon information provided by the transmittor, absent knowledge of facts that would reasonably call into question the reliability of the information provided, by the end of the month following the month in which the Covered Transaction took place:

a. The name and employer identification number of the Covered Business;

b. The name of the recipient;

c. The address of the recipient;

d. The date of birth of the recipient;

e. A phone number of the recipient;

f. An email address of the recipient;

g. Whether the transmittal was sourced from currency, check, credit or debit card, or other;

h. Whether the source of funds for the transfer includes payments that are from any federal, state, or local government contract or benefit program;

i. If the answer to question (h) is yes, whether those payments are from government agencies to entities in which the transmitter has any ownership interest;

j. The form of transmittal (wire, convertible virtual currency transmission, ledger entry, or other); and

k. If the transmittal is a ledger entry that tracks credits and debits with hawala/dars located internationally, whether the money transmitter uses cash couriers to settle those debits.

C. Order Period

The terms of this Order are effective February 12, 2026 and ending August 10, 2026.

D. Retention of Records

The Covered Business must: (1) retain all reports filed to comply with this Order and any other records relating to compliance with this Order for a period of five years from the last day that this Order is effective (including any renewals of this Order); (2) store all such records in a manner accessible within a reasonable period of time; and (3) make such records available to FinCEN, or any other appropriate law enforcement or regulatory agency, upon request, in accordance with applicable law.

E. No Effect on Other Provision of the BSA or Its Implementing Regulations

Nothing in this Order otherwise modifies or affects any provision of the BSA or the regulations implementing the BSA to the extent not expressly stated herein.

F. Confidentiality

This Order is being publicly issued, and its terms are not confidential.

G. Compliance

The Covered Business must supervise, and is responsible for, compliance by each of its officers, directors, employees, and agents with the terms of this Order. The Covered Business must transmit this Order to each of its agents located in the Covered Geographic Area. The Covered Business must also transmit this Order to its Chief Executive Officer or other similarly acting manager.

H. Penalties for Noncompliance

The Covered Business, and any of its officers, directors, employees, and agents, may be liable, without limitation, for civil or criminal penalties for willfully violating any of the terms of this Order.

I. Validity of Order

Any judicial determination that any provision of this Order is invalid shall not affect the validity of any other provision of this Order, and each other provision shall thereafter remain in full force and effect. A copy of this Order carries the full force and effect of an original signed Order.

J. Paperwork Reduction Act

The collection of information subject to the Paperwork Reduction Act contained in this Order has been approved by the Office of Management and Budget (OMB) and assigned OMB control number 1506–0056. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number.

K. Questions

All questions about the Order should be directed to FinCEN at <https://www.fincen.gov/contact>.

(Authority: 31 U.S.C. 5326)

Andrea M. Gacki,

Director, Financial Crimes Enforcement Network.

[FR Doc. 2026–00449 Filed 1–12–26; 8:45 am]

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DEPARTMENT OF HOMELAND SECURITY

Coast Guard

33 CFR Part 165

[Docket Number USCG–2025–1131]

RIN 1625-AA00

Safety Zone; Plane Crash Response Between Mile Markers 356 and 362, Gulf Intracoastal Waterway, Galveston, TX

AGENCY: Coast Guard, Department of Homeland Security.

ACTION: Temporary final rule.

SUMMARY: The Coast Guard is establishing a temporary safety zone for navigable waters between mile markers 356 and 362 of the Gulf Intracoastal Waterway. The safety zone is needed to support response vessels and protect the marine environment for debris recovery, incident investigation, and pollution clean-up following a plane crash. Entry of vessels or persons into this zone is prohibited unless specifically authorized by the Captain of the Port (COTP) Houston-Galveston or a designated representative.

DATES: This rule is effective without actual notice from January 13, 2026, through 11:59 p.m. on January 31, 2026, unless cancelled earlier by the COTP. For the purposes of enforcement, actual notice will be used from December 23, 2025, until January 13, 2026.

ADDRESSES: To view available documents go to <https://www.regulations.gov> and search for USCG–2025–1131.

FOR FURTHER INFORMATION CONTACT: If you have questions about this rule, contact Lieutenant Ignacio J. Fernández-Cuervo, Marine Safety Unit Texas City, Waterways Management Division, U.S. Coast Guard; telephone 281–309–1617, or email TexasCityWWM@uscg.mil.

SUPPLEMENTARY INFORMATION:

I. Table of Abbreviations

CFR Code of Federal Regulations

COTP Captain of the Port

DHS Department of Homeland Security

FR Federal Register

NPRM Notice of proposed rulemaking

§ Section

U.S.C. United States Code

II. Background and Authority

On December 22, 2025, the Coast Guard received notification that a plane crashed in the vicinity of the Gulf Intracoastal Waterway around mile marker 358.5 resulting in debris and potential for pollution. The Captain of the Port (COTP) Houston-Galveston determined that this situation has created potential hazards to the public and mariners navigating near the incident site. The hazards include the presence of multiple response vessels operating in close proximity, and the presence of debris and contaminants that may be harmful to people.

Therefore, the COTP is issuing this rule under the authority in 46 U.S.C. 70034, which is needed to protect personnel, vessels, and the marine environment in the navigable waters within the safety zone.

The Coast Guard is issuing this rule without prior notice and comment. As is authorized by 5 U.S.C. 553(b)(B), the Coast Guard finds that good cause exists for not publishing a notice of proposed rulemaking (NPRM) with respect to this rule because it is impracticable and contrary to the public interest. Delaying the effective date of this rule is impracticable because prompt action is needed to respond to the potential safety hazards and pollution that resulted from the plane crash.

For the same reasons, the Coast Guard finds that under 5 U.S.C. 553(d)(3), good cause exists for making this rule effective less than 30 days after publication in the **Federal Register**.