

Description: These regulations prescribe capital and earnings limitations on the payment of dividends by national banks. The regulations require maintenance of records and the submission of requests for approval to pay dividends in excess of certain limitations. The regulations are necessary for bank safety and soundness.

Form Number: None.

OMB Number: 1557-0155.

Respondents: Businesses or other for-profit.

Number of Respondents: 192 respondents.

Total Annual Responses: 192 responses.

Average Hours Per Response: 3.2 hours.

Total Annual Burden Hours: 617 hours.

OMB Reviewer: Milo Sunderhauf, (202)395-7340, Paperwork Reduction Project 1557-0155, Office of Management and Budget, Room 10226, New Executive Office Building, Washington, DC 20503.

OCC Contact: John FERENCE or Jessie Gates, (202)874-5090, Legislative and Regulatory Activities Division (1557-0155), Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

Comments: Comments regarding the information collection should be addressed to both the OMB reviewer and the OCC contact listed above.

III. OMB Control Number 1557-0156

Title: (MA)—Monthly Consolidated Foreign Currency Report.

Type of Review: Regular submission.

Description: This information is needed to monitor the foreign exchange positions of major institutions and to detect changes in policy in individual banks. Also used as an aid in the analysis of foreign markets. All respondents are major U.S. banks or branches or agencies of foreign banks.

Form Number: FFIEC 035.

OMB Number: 1557-0156.

Respondents: Businesses or other for-profit.

Number of Respondents: 29 respondents.

Total Annual Responses: 348 responses.

Average Hours Per Response: 12.7 hours.

Total Annual Burden Hours: 4,413 hours.

OMB Reviewer: Milo Sunderhauf, (202)395-7340, Paperwork Reduction Project 1557-0156, Office of Management and Budget, Room 10226, New Executive Office Building, Washington, DC 20503.

OCC Contact: John FERENCE or Jessie Gates, (202)874-5090, Legislative and Regulatory Activities Division (1557-0156), Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

Comments: Comments regarding the information collection should be addressed to both the OMB reviewer and the OCC contact listed above.

IV. OMB Control Number 1557-0176

Title: Record and Disclosure Requirements—FRB Regs B, C, E, M, and Z.

Type of Review: Regular submission.

Description: This burden is attributable to FRB Regs B (Equal Credit Opportunity), C (Home Mortgage Disclosure), E (Electronic Funds Transfer), M (Consumer Leasing), and Z (Truth-in-Lending).

Form Number: None.

OMB Number: 1557-0176.

Respondents: Businesses or other for-profit.

Number of Respondents: 3,650 respondents.

Total Annual Responses: 3,650 responses.

Average Hours Per Response: 1,558 hours.

Total Annual Burden Hours: 5,842,600 hours.

OMB Reviewer: Milo Sunderhauf, (202)395-7340, Paperwork Reduction Project 1557-0176, Office of Management and Budget, Room 10226, New Executive Office Building, Washington, DC 20503.

OCC Contact: John FERENCE or Jessie Gates, (202)874-5090, Legislative and Regulatory Activities Division (1557-0176), Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

Comments: Comments regarding the information collection should be addressed to both the OMB reviewer and the OCC contact listed above.

V. OMB Control Number 1557-0193

Title: Community Development Information Collection.

Type of Review: Regular submission.

Description: The OCC needs hard data to determine the level and type of national bank activity in local community development. The OCC uses the information collected from national banks to determine the effectiveness of its program to encourage national banks to continue and expand their community development efforts.

Form Number: None.

OMB Number: 1557-0193.

Respondents: Businesses or other for-profit.

Number of Respondents: 3,150 respondents.

Total Annual Responses: 3,150 responses.

Average Hours Per Response: 2 hours.

Total Annual Burden Hours: 6,300 hours.

OMB Reviewer: Milo Sunderhauf, (202)395-7340, Paperwork Reduction Project 1557-0193, Office of Management and Budget, Room 10226, New Executive Office Building, Washington, DC 20503.

OCC Contact: John FERENCE or Jessie Gates, (202)874-5090, Legislative and Regulatory Activities Division (1557-0193), Office of the Comptroller of the Currency, 250 E Street, SW, Washington, DC 20219.

Comments: Comments regarding the information collection should be addressed to both the OMB reviewer and the OCC contact listed above.

Dated: July 25, 1995.

James F.E. Gillespie,

Director, Legislative & Regulatory Activities.
[FR Doc. 95-18671 Filed 7-28-95; 8:45 am]

BILLING CODE 4810-33-P

Internal Revenue Service

Privacy Act of 1974, as Amended; System of Records

AGENCY: Internal Revenue Service, Treasury Department.

ACTION: Notice of alteration of Privacy Act system of records.

SUMMARY: The Treasury Department, Internal Revenue Service, gives notice of a proposed alteration to the system of records entitled Integrated Data Retrieval System (IDRS) Security Files—Treasury/IRS 34.018, which is subject to the Privacy Act of 1974, 5 U.S.C. 552a. The system notice was last published in its entirety in the **Federal Register**, vol. 57, page 14056, on April 17, 1992.

DATES: Comments must be received no later than August 30, 1995. The alteration to the system of records will be effective September 11, 1995, unless comments are received which result in a contrary determination.

ADDRESSES: Comments should be sent to Chief Information Officer, Internal Revenue Service, 1111 Constitution Avenue, NW, Washington, DC 20224. Comments will be made available for public inspection and copying in the Internal Revenue Service's Freedom of Information Reading Room, 1111 Constitution Avenue, NW, Room 1621, Washington, DC 20224, telephone number (202) 622-5164, (not a toll free call).

FOR FURTHER INFORMATION CONTACT: Barbara Macken, Project Manager, IDRS Monitoring Project, Systems Development Projects Management IS:D, Chief Information Officer, Internal Revenue Service, (703) 235-0147.

SUPPLEMENTARY INFORMATION: The purpose of the alteration is to enable the Internal Revenue Service to implement the Electronic Audit Research Log (EARL) system, which is being implemented to enhance voluntary compliance through the assurance of ethical conduct by IRS employees. The alteration to the existing Privacy Act notice is to ensure this system of records, including the EARL system, is in compliance with the Privacy Act. Several other changes are being made to the notice due to organizational changes and changes in reference to resource materials. We are also proposing an amendment of 31 CFR 1.36 to exempt this system of records from certain provisions of the Privacy Act. The exemption is intended to comply with legal prohibitions against the disclosure of certain kinds of information and to protect certain information on individuals maintained in this system of records.

The specific changes to the record system being altered are set forth below.

Under "System Location:", after "Service Centers" add "Regional Offices, Customer Service Sites, Submission Processing Centers, Development Centers, Computing Centers, Field Information Systems Offices (FISO)".

Under "Categories of Records in the System", add "including record logs of employees who have accessed taxpayer records in a manner that appears to be inconsistent with standard IRS practice(s)."

Under "Authority for Maintenance of the System", 26 U.S.C. 6103 is being added.

Under "Routine Uses of Records Maintained in the System, Including Categories of Users and the Purposes of Such Uses:", delete "Disclosures are not made outside the Department." Add the following routine use:

"Disclosure of returns and return information may be made only as provided by 26 U.S.C. 6103."

Under "Storage:", delete current text, and replace with "Magnetic media, hard copy and optical storage media."

Under "Retrievability:", delete current text and replace with "Indexed by employee's Social Security Number and employee identification number. Also may be retrieved by the Taxpayer Identification Number (TIN) of the taxpayer whose account is being

accessed, date and time, command code, and terminal."

Under "Safeguards:", delete "Manager's Security Handbook, IRM 1(16)12", and replace with "Automated Information Systems Security Handbook, IRM 2(10)00."

Under "System Manager(s) and Address:", delete "Systems Management Division, Information Systems Management", and replace with "Operations Division, Network and Systems Management."

Under "Notification Procedure:", delete current text, and replace with "This system of records may not be accessed for purposes of determining if the system contains a record pertaining to a particular individual."

Under "Record Access Procedure:", delete current text, and replace with "This system is exempt and may not be accessed for purposes of inspection or for contest of content of records."

Under "Record Source Categories:", delete current text, and replace with "This system of records contains, (1) tax returns and return information, (2) account transaction and inputs to tax accounts, (3) employee user identification and profile information, (4) access record logs to tax accounts, and (5) data may also be retrieved from other published IRS systems of records used in the operation of this system."

Under "Exemptions Claimed for this System:", delete the word, "none", and replace with "This system is exempt from 5 U.S.C. 552a(c)(3), (d)(1), (d)(2), (d)(3), (d)(4), (e)(1), (e)(4)(G), (H), and (I), and (f) of the Privacy Act pursuant to 5 U.S.C. 552a(k)(2)."

The system notice, as amended, is published in its entirety below. A proposed rule exempting this system from certain provisions of the Privacy Act is to be published separately in the **Federal Register**.

Dated: July 20, 1995.

Alex Rodriguez,

Deputy Assistant Secretary (Administration).

TREASURY/IRS 34.018

SYSTEM NAME:

Integrated Data Retrieval System (IDRS) Security Files—Treasury/IRS.

SYSTEM LOCATION:

National Office, District Offices, Internal Revenue Service Centers, Regional Offices, Customer Service Sites, Submission Processing Centers, Development Centers, Computing Centers, Field Information Systems Offices (FISO) and the Austin Compliance Center. (See IRS Appendix A for addresses at 57 FR 14110, April 17, 1992.)

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

(1) Employees who input or who are authorized to input IDRS transactions and (2) taxpayers whose accounts are accessed.

CATEGORIES OF RECORDS IN THE SYSTEM:

Record logs of the employees who are authorized access to IDRS and of employee inputs and inquiries processed through IDRS terminals, including record logs of employees who have accessed IDRS in a manner that appears to be inconsistent with standard IRS practice(s).

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

5 U.S.C. 301; 26 U.S.C. 6103, 7602, 7801 and 7802.

PURPOSE(S):

To aid the ongoing efforts of the IRS to enhance the protection of confidential tax returns and return information from unauthorized access, by assuring the public that their tax information is being protected in an ethical and legal manner, thereby promoting voluntary taxpayer compliance.

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSE OF SUCH USES:

Disclosure of returns and return information may be made only as provided by 26 U.S.C. 6103.

POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING, AND DISPOSING OF RECORDS IN THE SYSTEM ;

STORAGE:

Magnetic media, hard copy, and optical storage media.

RETRIEVABILITY:

Indexed by employee's Social Security Number and employee identification number. Also may be retrieved by the Taxpayer Identification Number (TIN) of the taxpayer whose account is being accessed, date and time, command code, and terminal identification.

SAFEGUARDS:

Access controls will not be less than those provided by the Automated Information Systems Security Handbook, IRM 2(10)00.

RETENTION AND DISPOSAL:

Records are maintained in accordance with Records Disposition Handbook, IRM 1(15)59.1 through 1(15)59.32.

SYSTEM MANAGER(S) AND ADDRESS:

Chief, Program Management and Evaluation Section, Information

Systems Security Program Branch,
Operations Management Division,
Network and Systems Management,
Information Systems, National Office.

NOTIFICATION PROCEDURE:

This system of records may not be accessed for purposes of determining if the system contains a record pertaining to a particular individual.

RECORD ACCESS PROCEDURES:

This system is exempt and may not be accessed for purposes of inspection or for contest of content of records.

CONTESTING RECORD PROCEDURES:

26 U.S.C. 7852(e) prohibits Privacy Act amendment of tax records.

RECORD SOURCE CATEGORIES:

This system of records contains (1) tax returns and return information, (2) account transactions and inputs to tax accounts, (3) employee user identification and profile information, (4) access record logs to accounts, and (5) data may also be retrieved from other IRS published systems of records used in the operation of this system.

SYSTEMS EXEMPTED FROM CERTAIN PROVISIONS OF THE ACT:

This system is exempt from 5 U.S.C. 552a(c)(3), (d)(1), (d)(2), (d)(3), (d)(4), (e)(1), (e)(4)(G), (H) and (I), and (f) of the Privacy Act pursuant to 5 U.S.C. 552a(k)(2).

[FR Doc. 95-18719 Filed 07-28-95; 8:45 am]

BILLING CODE 4810-30-P

Office of Thrift Supervision

Standard Federal Savings Association, Frederick, MD; Replacement of Conservator With a Receiver

Notice is hereby given that, pursuant to the authority contained in Subdivision (C) of § 5(d)(2) of the Home Owners' Loan Act, the Office of Thrift Supervision has duly replaced the Resolution Trust Corporation as Conservator Standard Federal Savings Association, Frederick, Maryland ("Association"), with the Resolution Trust Corporation as sole Receiver for the Association on June 30, 1995.

Dated: July 25, 1995.

By the Office of Thrift Supervision.

Kimberly M. White,
Corporate Technician.

[FR Doc. 95-18630 Filed 7-28-95; 8:45 am]

BILLING CODE 6720-01-M

[AC-39; OTS No. 03971]

First Federal Savings and Loan Association of Gadsden, Gadsden, AL; Approval of Conversion Application

Notice is hereby given that on July 24, 1995, the Assistant Director, Corporate Activities Division, Office of Thrift Supervision, or her designee, acting pursuant to delegated authority, approved the application of First Federal Savings and Loan Association of Gadsden, Gadsden, Alabama, to convert to the stock form of organization. Copies of the application are available for inspection at the Information Services Division, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552, and the Atlanta Regional Office, Office of Thrift Supervision, 1475 Peachtree Street, NE., Atlanta, GA 30309.

Dated: July 25, 1995.

By the Office of Thrift Supervision.

Kimberly M. White,

Corporate Technician.

[FR Doc. 95-18634 Filed 7-28-95; 8:45 am]

BILLING CODE 6720-01-M

[AC-36; OTS No. 06450]

First Federal Savings Bank, Cynthiana, KY; Approval of Conversion Application

Notice is hereby given that on July 5, 1995, the Assistant Director, Corporate Activities Division, Office of Thrift Supervision, or her designee, acting pursuant to delegated authority, approved the application of First Federal Savings Bank, Cynthiana, Kentucky, to convert to the stock form of organization. Copies of the application are available for inspection at the Information Services Division, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552, and the Central Regional Office, Office of Thrift Supervision, 111 East Wacker Drive, Suite 800, Chicago, Illinois 60601-4360.

Dated: July 25, 1994.

By the Office of Thrift Supervision.

Kimberly M. White,

Corporate Technician.

[FR Doc. 95-18631 Filed 7-28-95; 8:45 am]

BILLING CODE 6720-01-M

[AC-38; OTS No. 00341]

Hardin Federal Savings Bank, Hardin, MO; Approval of Conversion Application

Notice is hereby given that on July 24, 1995, the Assistant Director, Corporate

Activities Division, Office of Thrift Supervision, or her designee, acting pursuant to delegated authority, approved the application of Hardin Federal Savings Bank, Hardin, Missouri, to convert to the stock form of organization. Copies of the application are available for inspection at the Information Services Division, Office of Thrift Supervision, 1700 G Street, N.W., Washington, D.C. 20552, and the Midwest Regional Office, Office of Thrift Supervision, 122 W. John Carpenter Freeway, Suite 600, Irving, Texas 75039-2010.

Dated: July 25, 1995.

By the Office of Thrift Supervision.

Kimberly M. White,

Corporate Technician.

[FR Doc. 95-18633 Filed 7-28-95; 8:45 am]

BILLING CODE 6720-01-M

[AC-37; OTS No. 03307]

Klamath First Federal Savings and Loan Association, Klamath Falls, OR; Approval of Conversion Application

Notice is hereby given that on July 24, 1995, the Assistant Director, Corporate Activities Division, Office of Thrift Supervision, or her designee, acting pursuant to delegated authority, approved the application of Klamath First Federal Savings and Loan Association, Klamath Falls, Oregon, to convert to the stock form of organization. Copies of the application are available for inspection at the information Services Division, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552, and the West Regional Office, Office of Thrift Supervision, 1 Montgomery Street, Suite 400, San Francisco, California 94104.

Dated: July 25, 1995.

By the Office of Thrift Supervision.

Kimberly M. White,

Corporate Technician.

[FR Doc. 95-18632 Filed 7-28-95; 8:45 am]

BILLING CODE 6720-01-M

[AC-40; OTS No. 06664]

Harrodsburg First Federal Savings and Loan Association, Harrodsburg, KY; Approval of Conversion Application

Notice is hereby given that on July 24, 1995, the Assistant Director, Corporate Activities Division, Office of Thrift Supervision, or her designee, acting pursuant to delegated authority, approved the application of Harrodsburg First Federal Savings and Loan Association, Harrodsburg, Kentucky, to convert to the stock form