

Governors is subject to delay, please consider submitting your comments by e-mail to [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov), or faxing them to the Office of the Secretary at 202-452-3819 or 202-452-3102. Comments addressed to Ms. Johnson may also be delivered to the Board's mail facility in the West Courtyard between 8:45 a.m. and 5:15 p.m., located on 21st Street between Constitution Avenue and C Street, N.W. Members of the public may inspect comments in Room MP-500 between 9:00 a.m. and 5:00 p.m. on weekdays pursuant to 261.12, except as provided in 261.14, of the Board's Rules Regarding Availability of Information, 12 CFR 261.12 and 261.14.

A copy of the comments may also be submitted to the OMB desk officer for the Board: Joseph F. Lackey, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** A copy of the proposed form and instructions, the Paperwork Reduction Act Submission (OMB 83-I), supporting statement, and other documents that will be placed into OMB's public docket files once approved may be requested from the agency clearance officer, whose name appears below. Mary M. West, Federal Reserve Board Clearance Officer (202-452-3829), Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551. Telecommunications Device for the Deaf (TDD) users may call 202-263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

**Proposal to approve under OMB delegated authority the extension for three years, without revision, of the following reports:**

1. *Report title:* Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity)

*Agency form number:* Reg B.

*OMB control number:* 7100-0201.

*Frequency:* Event-generated.

*Reporters:* State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

*Annual reporting hours:* 169,603 hours.

*Estimated average hours per response:* Notice of action, 2.50 minutes; credit

history reporting, 2 minutes; monitoring data, 0.50 minutes; appraisal report upon request 5.00 minutes; notice of right to appraisal, 0.25 minutes; recordkeeping of self-test, 2 hours; and recordkeeping of corrective action for self-test, 8 hours

*Number of respondents:* 1,350

Small businesses are affected.

*General description of report:* This information collection is mandatory (15 U.S.C. 1691(a)(1)). The adverse action disclosure is confidential between the institution and the consumer involved. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, the information may be protected from disclosure under the exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. 522 (b)).

*Abstract:* The Equal Credit Opportunity Act and Regulation B prohibit discrimination in any aspect of a credit transaction because of race, color, religion, national origin, sex, marital status, age, or other specified bases. To aid in implementation of this prohibition, the statute and regulation also subject creditors to various mandatory disclosure requirements, notification provisions, credit history reporting, monitoring rules, and recordkeeping requirements. These requirements are triggered by specific events and disclosures must be provided within the time periods established by the Act and regulation.

**2. Report title: Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Funds Transfer)**

*Agency form number:* Reg E.

*OMB control number:* 7100-0200.

*Frequency:* Event-generated.

*Reporters:* State member banks, branches and agencies of foreign banks (other than Federal branches, Federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

*Annual reporting hours:* 48,868 hours

*Estimated average hours per response:* Initial terms disclosure, 1.5 minutes; change in terms disclosure, 1 minute; periodic disclosure, 7 hours; and error resolution rules, 30 minutes

*Number of respondents:* 1,289

Small businesses are affected.

*General description of report:* This information collection is mandatory (15 U.S.C. 1693 *et seq.*). Since the Federal Reserve does not collect any information, no issue of confidentiality

arises. However, the information, if made available to the Federal Reserve, may be protected from disclosure under exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. § 552 (b)(4), (6), and (8)). The disclosures required by the rule and information about error allegations and their resolution are confidential between the institution and the consumer.

*Abstract:* The Electronic Funds Transfer Act and Regulation E are designed to ensure adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to consumers. Institutions offering EFT services must disclose to consumers certain information, including: initial and updated EFT terms, transaction information, periodic statements of activity, the consumer's potential liability for unauthorized transfers, and error resolution rights and procedures. EFT services include automated teller machines, telephone bill payment, point-of-sale transfers in retail stores, fund transfers initiated through the internet, and preauthorized transfers to or from a consumer's account.

Board of Governors of the Federal Reserve System, August 5, 2002.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. 02-20168 Filed 8-8-02; 8:45 am]

**BILLING CODE 6210-01-S**

**FEDERAL RESERVE SYSTEM**

**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also

includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffc.gov/nic/](http://www.ffc.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 6, 2002.

**A. Federal Reserve Bank of San Francisco** (Maria Villanueva, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579;

1. *Today's Bancorp, Inc.*, Vancouver, Washington; to become a bank holding company by acquiring 100 percent of Today's Bank, Vancouver, Washington.

Board of Governors of the Federal Reserve System, August 6, 2002.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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## GENERAL SERVICES ADMINISTRATION

### Federal Supply Service; Household Goods Tender of Service (HTOS); Conversion of Centralized Household Goods Traffic Management Program (CHAMP) Flat Industrial Funding Fee (IFF) to a Percentage IFF

**AGENCY:** Federal Supply Service, GSA.  
**ACTION:** Notice of final implementation of new CHAMP percentage IFF.

**SUMMARY:** This notice announces GSA's conversion of the CHAMP IFF from a \$145 flat fee to a comparable percentage IFF computed on a shipment's total net transportation charge (excluding storage in transit (SIT) fees) as follows: 2.5 percent (.025) for shipments that move between points wholly within the continental United States, and 1.5 percent (.015) for all other shipments. The change merely is procedural in nature and not intended to result in additional cost to customer agencies. It's purpose is to align the CHAMP IFF with the percentage IFF calculation method the Federal Supply Service uses to fund most of its other programs, and to automatically keep pace with inflation.

**DATES:** This change is effective November 1, 2002.

**FOR FURTHER INFORMATION CONTACT:** Ms. Lynn Ju, Transportation Programs Branch, by phone at 703-305-7060 or by e-mail at [lynette.ju@gsa.gov](mailto:lynette.ju@gsa.gov).

**SUPPLEMENTARY INFORMATION:** GSA published a notice in the **Federal Register** on June 21, 2002 (67 FR 42259) soliciting comments on our proposal to convert the CHAMP IFF from a \$145 flat fee to a comparable fee of 2.75 percent of a shipment's total net transportation charge (excluding storage in transit (SIT) fees). We received comments, categorized as follows, from 3 federal agencies, 4 transportation service providers, and 2 industry associations:

#### *Shipments Moving Wholly Within the Continental United States*

- Moyer & Sons Moving and Storage, Inc., Department of Interior, and Bureau of Prisons recommended an IFF of less than 2.75 percent.

- American Moving and Storage Association (AMSA) recommended a 3.0 percent IFF.

#### *Shipments Other Than Shipments Moving Wholly Within the Continental United States*

- Atlas Van Lines International, RBI Global Relocation Services, Department of State, and Department of Interior recommended an IFF of less than 2.75 percent.

- Bureau of Prisons recommended an IFF of no more than 2 percent.

- AMSA recommended a 1.75 percent IFF.

- Arpin International Group and the Household Goods Forwarders Association of America, Inc. recommended a 1.5 percent IFF.

Following publication of the request for comments, GSA met with the household goods carrier and forwarder associations and with GSA customer agencies. We analyzed agencies' shipment data (volume, net shipment charges, and IFF's submitted), and carefully considered all comments received. Based on the comments, our data analysis, and careful deliberation, we have established the new percentage IFF at 2.5 percent for shipments that move between points wholly within the continental United States, and 1.5 percent for all other shipments. These percentage levels, reflecting the concerns of our customers expressed in their comments, will generate an IFF charge per shipment generally equivalent to the current \$145 flat fee. The percentage will be applied as reflected in the Request for Offers; *i.e.* on a multiple component shipment (household goods, privately owned

vehicle (POV), and/or unaccompanied baggage) it will be applied to the highest weighted component shipped within a 6-month period; it will be separately applied to any component shipped more than 6 months after shipment of the initial component.

This change aligns the CHAMP IFF with the Federal Supply Service's funding mechanism for most of its other programs and automatically will adjust to the level of inflation. The method of collection will remain the same. That is, transportation service providers will continue to incorporate the IFF in the discounted rates they file with GSA and will pay the IFF to GSA, albeit based on the applicable percentage of a shipment's net transportation charge (absent SIT) instead of a flat fee.

GSA will monitor agencies' shipment volumes, net transportation charges, and IFF's calculated under the new percentages to determine the need for any future adjustments. We value our customers and want to ensure CHAMP funding is commensurate with providing quality service while covering our costs and no higher.

The conversion to a percentage IFF requires certain revisions to the HTOS which are reflected in the attachment to this notice. The currently effective percentage IFF will be specified in each GSA Request for Offers.

Dated: August 2, 2002.

**Jeffrey J. Thurston,**

*Acting Assistant Commissioner, Officer of Transportation and Property Management.*

### Attachment—Changes to Household Goods Tender of Service, Section 9—Reporting Requirements

#### *9-3.1.4 Industrial Funding Fee*

The Industrial Funding Fee (IFF) amount must equal the sum of all shipment net charges reported in HTOS Section 9-3.1.2, multiplied by the applicable IFF percentage identified in the Request for Offers. Any deficiencies identified will be handled as specified in HTOS Sections 9-3.1.4.1. and 9-3.1.4.2.

#### *9-3.2.2.2. Shipment Report Spreadsheet Format*

Entry format is text entry (*i.e.*, left aligned). Fields marked with an asterisk (\*) are numeric and must, if necessary, be zero filled from the left (*i.e.*, 00250 for 250) depending on the field size. Save the file as a comma-separated file (.CSV) then rename as necessary (.SHP or .ERS).