

**ENVIRONMENTAL PROTECTION AGENCY**

[ER-FRL-6651-6]

**Environmental Impact Statements; Notice of Availability**

*Responsible Agency:* Office of Federal Activities, General Information (202) 564-7167 or <http://www.epa.gov/compliance/nepa/>  
Weekly receipt of Environmental Impact Statements

Filed May 10, 2004 Through May 14, 2004 Pursuant to 40 CFR 1506.9.

*EIS No. 040226, Final EIS, FHW, NH, I-93 Highway Improvements, Salem to Manchester, Funding, NPDES and U.S. Army COE Section 404 Permits Issuance, Hillsborough and Rockingham Counties, NH, Wait Period Ends: June 21, 2004, Contact: William F. O'Donnell, P.E (603) 228-3057.*

*EIS No. 040227, Draft EIS, SFW, ME, Petit Manan National Wildlife Refuge Complex, Comprehensive Conservation Plan, Implementation, the Gulf of Maine, Comment Period Ends: July 6, 2004, Contact: Nancy McGarigal (413) 253-8562.*

*EIS No. 040228, Draft Supplement, FHW, AR, Springdale Northern Bypass Projects, U.S. Highway 412 Construction, Additional Information Designation of a Preferred Alternative, Funding and NPDES Permit Issuance, Benton and Washington Counties, AR, Comment Period Ends: July 10, 2004, Contact: Randal Looney (501) 324-6430.*

*EIS No. 040229, Final EIS, FHW, WA, I-90 Two-Way Transit and HOV Operation Project, Provision of Reliable Transportation between Seattle and Bellevue, Sound Transit Regional Express, U.S. Coast Guard and U.S. Army COE Nationwide Permits Issuance, King County, WA, Wait Period Ends: June 21, 2004, Contact: James A. Leonard (360) 753-9408.*

*EIS No. 040230, Final EIS, AFS, ND, Equity Oil Company Federal 32-4 and 23-21 Oil and Gas Wells Surface Use Plan of Operation (SUP0), Implementation, Located in the Bell Lake Inventoried Roadless Area (IRA), Dakota Prairie Grasslands, Medora Ranger District, Golden Valley County, ND, Wait Period Ends: June 21, 2004, Contact: Jeff Adams (701) 225-5151.*

*EIS No. 040231, Draft EIS, AFS, OR, Davis Fire Recovery Project, Moving Resource Conditions Closer to the Desired Conditions, Deschutes National Forest, Crescent Ranger District, Deschutes and Klamath*

Counties, OR, Comment Period Ends: July 6, 2004 Contact: Chris Mickle (541) 433-3216.

*EIS No. 040232, Draft EIS, BIA, NY, St. Regis Mohawk Tribe, Mohawk Mountain Casino and Resort, Proposed Transfer of 66 Acres of Land into Federal Trust Status, Fee-to-Trust Acquisition, Sullivan County, NY, Comment Period Ends: July 6, 2004, Contact: Jim Kardatzke (615) 467-1675.*

**Amended Notices**

*EIS No. 040139, Draft EIS, FHW, WI, Wisconsin Highway Project, Enhance the Mobility of Motorized and Nonmotorized Travel, U.S. 18/151 (Verona Road) and the U.S. 12/14 (Beltine) Corridors, Dane County, WI, Comment Period Ends: June 8, 2004, Contact: Johnny M. Gerbitz (608) 829-7500. Revision of FR Notice Published on 4/02/2004: CEQ Comment Period Ending on 05/17/2004 has been Extended to 5/08/2004.*

*EIS No. 040144, Draft EIS, AFS, NV, Martin Basin Rangeland Project, Authorize Continued Livestock Grazing in Eight Allotments: Martin Basin, Indian, West Side Flat Creek, Buffalo, Bradshaw, Buttermilk, Granite Peak and Rebel Creek Cattle and Horse Allotments, Humboldt-Toiyabe National Forest, Santa Rosa Ranger District, Humboldt County, NV, Comment Period Ends: July 1, 2004, Contact: Steve Williams (775) 623-5025. Ext 112 Revision of FR Notice Published on 4/02/2004: CEQ Comment Period Ending 5/17/2004 has been Extended to 7/1/2004.*

*EIS No. 040156, Draft EIS, AFS, UT, Wasatch Powderbird Guides Permit Renewal, Authorization to Continue Providing Guided Helicopter Skiing Activities on National Forest System (NFS) Land on the Wasatch-Cache and Uinta National Forests, Special-Use Permit (SUP), Provo and Salt Lake City, UT, Comment Period Ends: June 7, 2004, Contact: Steve Scheid (801) 733-2689. Revision of FR Notice Published on 4/09/2004: CEQ Comment Period Ending 05/24/2004 has been Extended to 6/07/2004.*

This document is available on the Internet at: <http://www.fs.fed.us/r4/wcnf/projects/proposed/index.shmt1>.

*EIS No. 040219, Final EIS, AFS, WI, Programmatic EIS—Chequamegon-Nicolet National Forests Revised Land and Resource Management Plan, Implementation, Ashland, Bayfield, Florence, Forest, Langlade, Oconto, Oneida, Price, Sawyer, Taylor and Vilas Counties, CA, Wait Period Ends: June 14, 2004, Contact: Sally Hess-Samuelson (715)*

362-1384.

Revision of FR Notice Published on 5/14/2004: Correction to Comment Period from 06/4/2004 to 06/14/2004.

Dated: May 18, 2004.

**Ken Mittelholtz,**

*Environmental Protection Specialist, Office of Federal Activities.*

[FR Doc. 04-11564 Filed 5-20-04; 8:45 am]

BILLING CODE 6560-50-P

**FEDERAL MARITIME COMMISSION****Notice of Agreements Filed**

The Commission hereby gives notice of the filing of the following agreements under the Shipping Act of 1984. Interested parties can review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capitol Street, NW., Room 940. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the **Federal Register**.

*Agreement No.:* 011882.

*Title:* Zim/COSCON Slot Charter Agreement.

*Parties:* Cosco Container Lines Co. Ltd. and Zim Israel Navigation Company Ltd.

*Synopsis:* The agreement authorizes the parties to charter space to/from one another in the trade between North Europe and the Mediterranean and the United States East Coast. The agreement replaces with no changes the parties' previous agreement that expired by its own terms on May 1, 2004. The parties request expedited review.

Dated: May 18, 2004.

By Order of the Federal Maritime Commission.

**Bryant L. VanBrakle,***Secretary.*

[FR Doc. 04-11565 Filed 5-20-04; 8:45 am]

BILLING CODE 6730-01-P

**FEDERAL RESERVE SYSTEM****Formations of, Acquisitions by, and Mergers of Bank Holding Companies; Correction**

This notice corrects a notice (FR Doc. 04-10852) published on page 26606 of the issue for Thursday, May 13, 2004.

Under the Federal Reserve Bank of San Francisco heading, the entry for First Banks, Inc., St. Louis, Missouri, is revised to read as follows:

**A. Federal Reserve Bank of St. Louis**  
(Randall C. Sumner, Vice President) 411

Locust Street, St. Louis, Missouri 63166–2034:

1. *First Banks, Inc.*, St. Louis, Missouri, and its subsidiary, The San Francisco Company San Francisco, California; to acquire 100 percent of the voting shares of Continental Mortgage Corporation—Delaware, Aurora, Illinois, and thereby indirectly acquire voting shares of Continental Community Bank and Trust Company, Aurora, Illinois.

Comments on this application must be received by June 7, 2004.

Board of Governors of the Federal Reserve System, May 17, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04–11474 Filed 5–20–04; 8:45 am]

BILLING CODE 6210–01–S

## FEDERAL RESERVE SYSTEM

[Docket No. OP–1196]

### Notice of Study

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice of study and request for Information.

**SUMMARY:** The Board is conducting a study about disclosures of debit card fees, at the request of members of the United States Senate Committee on Banking, Housing, and Urban Affairs. In connection with the study, the Board solicits comment on whether the existing disclosures required by the Electronic Fund Transfer Act adequately inform consumers of fees imposed by a financial institution that holds the consumer's account and has issued a debit card ("account-holding institution") when the debit card is used to make a purchase from a merchant (or other provider of services). The Board also seeks the public's views on the need for, and the potential benefits of, requiring additional disclosures in each periodic account activity statement to reflect fees imposed by account-holding institutions for debit card use. Lastly, the Board seeks comment on the benefits of requiring disclosure of the amount, source, and recipient of each such fee, as well as a summary of the total amount of such fees for the period, and calendar year-to-date.

**DATES:** Comments must be received on or before July 23, 2004.

**ADDRESSES:** You may submit comments, identified by Docket No. OP–1196, by any of the following methods:

- Agency Web Site: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at

<http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.

- E-mail: [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov). Include docket number in the subject line of the message.

- FAX: 202/452–3819 or 202/452–3102.
- Mail: Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

All public comments are available from the Board's Web site at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, except as necessary for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper in Room MP–500 of the Board's Martin Building (20th and C Streets, NW.) between 9 a.m. and 5 p.m. on weekdays.

**FOR FURTHER INFORMATION CONTACT:**

Daniel Lonergan, Counsel, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, at (202) 452–3667 or 452–2412. For users of Telecommunications Device for the Deaf ("TDD") only, contact (202) 263–4869.

**SUPPLEMENTARY INFORMATION:**

#### I. Background

At the request of members of the U.S. Senate Committee on Banking, Housing, and Urban Affairs, the Board is initiating a study of the disclosure of fees imposed by financial institutions that hold a consumer's account and have issued a debit card to access the account ("account-holding institution"). The Board is specifically studying the fees imposed by such account-holding institutions when consumers engage in debit card purchase transactions with a merchant (or other provider of services), otherwise known as "point-of-sale" or "POS" transactions. The Board has been asked to consider whether existing disclosure requirements are adequate and effective in making consumers aware of the imposition of debit card transaction fees by their financial institution. Further, the Board has been asked to consider the possible benefits of requiring additional disclosures in a consumer's periodic account activity statement that would inform the consumer of the amount of each fee imposed by the account-holding institution in connection with a debit

card transaction during the statement period, as well as information regarding the source and recipient of such fee, along with a summary of the total amount of such fees for the period.

**Point-of-Sale Transactions.** When a consumer uses a debit card to make a point-of-sale purchase, the parties to the transaction are typically the consumer, the merchant, the merchant's bank, and the consumer's account-holding bank. The consumer presents a debit card to the merchant to make a purchase, or "swipes" the card through the merchant's POS electronic reader to initiate the process of having the purchase amount debited from the consumer's checking account. In order to enable the account-holding institution to identify the consumer as provided by current regulation, and authorize the electronic fund transfer, the consumer is asked either to enter a personal identification number ("PIN"), for an "online" debit, or is asked to provide a signature, for an "offline" debit. If the transaction is successfully processed, the consumer will receive the goods or services sought, an account at the consumer's bank will be debited, and the merchant's account at the merchant's bank will be credited.

This is a simplified description of the debit card transaction process, as the transaction information described above is commonly carried over one or multiple networks to obtain authorization for the transaction, and commonly involves additional third-party participants. Moreover, the use of such networks and participants can result in the imposition of fees such as interchange fees that can result in costs to, or revenue for, the various parties involved.

The number of cards in circulation with a debit function is estimated to be approximately 287 million, and the number of POS debit card "readers" has risen dramatically. Consequently, the use of debit cards at point-of-sale—both online (PIN-based) and offline (signature-based)—has risen sharply since the mid-1990s.<sup>1</sup> While PIN-based debit's share of total debit transactions was greater than signature-based debit's share in the early-1990s, this is no longer true. Both PIN-based debit and signature-based debit continue to show

<sup>1</sup> For additional historical and statistical information regarding the ATM and debit card industry, as well as information on industry structure, pricing, transaction settlement and processing, and emerging policy issues, see "A Guide to the ATM and Debit Card Industry," F. Hayashi, R. Sullivan, and S. Weiner, Federal Reserve Bank of Kansas City, 2003 (available in electronic form from the Federal Reserve Bank of Kansas City's Web site, <http://www.kc.frb.org> under "Publications & Education Resources").