

monitoring—including the operation of monitoring systems—to detect leaks, spills and intentional diversion and generally to evaluate the effectiveness of the BMPs, see 40 CFR 430.03(c)(3), (c)(10), (h), and (i). The regulations also require mills to develop and, when appropriate, amend plans specifying how the mills will implement the specified BMPs, and to certify to the permitting or pretreatment authority that they have done so in accordance with good engineering practices and the requirements of the regulation, see 40 CFR 430.03(d), (e), and (f). The purpose of those provisions is, respectively, to facilitate the implementation of BMPs on a site-specific basis and to help the regulating authorities to ensure compliance without requiring the submission of actual BMP plans. Finally, the record keeping provisions are intended to facilitate training, to signal the need for different or more vigorously implemented BMPs, and to facilitate compliance assessment, see 40 CFR 430.03(g).

EPA has structured the regulation to provide maximum flexibility to the regulated community and to minimize administrative burdens on NPDES permit and pretreatment control authorities that regulate bleached papergrade kraft and soda and papergrade sulfite mills. Although EPA does not anticipate that mills will be required to submit any confidential business information or trade secrets as part of this ICR, all data claimed as confidential business information will be handled by EPA pursuant to 40 CFR part 2.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control numbers for EPA's regulations in 40 CFR are listed in 40 CFR part 9 and are identified on the form and/or instrument, if applicable.

Burden Statement: The annual public reporting and recordkeeping burden for this collection of information is estimated to average 665 hours per response. Burden means the total time, effort, or financial resources expended by persons to generate, maintain, retain, or disclose or provide information to or for a Federal agency. This includes the time needed to review instructions; develop, acquire, install, and utilize technology and systems for the purposes of collecting, validating, and verifying information, processing and maintaining information, and disclosing and providing information; adjust the existing ways to comply with any previously applicable instructions and

requirements; train personnel to be able to respond to a collection of information; search data sources; complete and review the collection of information; and transmit or otherwise disclose the information.

Respondents/Affected Entities: Entities potentially affected by this action are those operations that chemically pulp wood fiber using kraft or soda methods to produce bleached papergrade pulp, paperboard, coarse paper, tissue paper, fine paper, and/or paperboard; those operations that chemically pulp wood fiber, and/or paperboard; those operations that chemically pulp wood fiber using papergrade sulfite methods to produce pulp and/or paper; and State and local governments that regulate discharges where such operations are located.

Estimated Number of Respondents: 128.

Frequency of Response: not less than annually.

Estimated Total Annual Hour Burden: 60,262.

Estimated Total Annual Cost: \$2,377,000, includes \$0 annualized capital or O&M costs and \$2,377,000 annual labor costs.

Changes in the Estimates: There is a decrease of 647 hours in the total estimated burden currently identified in the OMB Inventory of Approved ICR Burdens. This decrease results from an adjustment to the estimated respondent universe, which decreased by two.

Dated: June 27, 2005.

Oscar Morales,

Director, Collection Strategies Division.

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BILLING CODE 6560-50-P

FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Submission for OMB Review; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice of information collection to be submitted to OMB for review and approval under the Paperwork Reduction Act of 1995.

SUMMARY: In accordance with requirements of the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), the FDIC hereby gives notice that it plans to submit to the Office of Management and Budget (OMB) a request for OMB review and approval of the information collection system entitled "Account Based Disclosures in

Connection with Federal Reserve Regulations E, CC and DD."

DATES: Comments must be submitted on or before August 4, 2005.

ADDRESSES: Interested parties are invited to submit written comments. All comments should refer to "Account Based Disclosures in Connection with Federal Reserve Regulations E, CC and DD, 3064-0084." Comments may be submitted by any of the following methods:

- <http://www.FDIC.gov/regulations/laws/federal/propose.html>.

- E-mail: comments@FDIC.gov.

Include "Deposit Broker Processing, 3064-0143" in the subject line of the message.

- Mail: Leneta G. Gregorie (202) 898-3719, Counsel, Room MB-3082, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

- Hand Delivery: Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m.

A copy of the comments should also be submitted to the OMB desk officer for the FDIC: Mark Menchik, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 3208, Washington, DC 20503, or by electronic mail to mmenchik@omb.eop.gov.

FOR FURTHER INFORMATION CONTACT:

Leneta Gregorie, (202) 898-3719, or at the address above.

SUPPLEMENTARY INFORMATION:

Proposal To Revise the Following Currently Approved Collection of Information

Title: Account Based Disclosures in Connection with Federal Reserve Regulations E, CC, and DD.

OMB Number: 3064-0084.

Affected Public: State chartered banks that are not members of the Federal Reserve System.

Information About the Collection and Proposed Changes to it: This FDIC information collection provides for the application of Regulations E (Electronic Fund Transfers), CC (Availability of Funds), and DD (Truth in Savings) to State nonmember banks.

Regulations E, CC, and DD are issued by the Federal Reserve Board of Governors (FRB) to ensure, among other things, that consumers are provided adequate disclosures regarding accounts, including electronic fund transfer services, availability of funds, and fees and annual percentage yield for deposit accounts. The FDIC is providing this notice in order to keep its Office of Management and Budget (OMB)

approved information collection consistent with changes the FRB proposed to Regulation E, 12 CFR part 205, (69 FR 55996, Sept. 17, 2004). Currently, Regulation E requires respondents to provide disclosures of basic terms, costs, and rights relating to electronic fund transfer services.

If the proposed changes to Regulation E are made final, State nonmember banks will need to modify their Regulation E disclosures to provide initial disclosures that electronic check conversion transactions are a new type of transfer that can be made from a consumer's account. The FDIC estimates that it will require institutions, on average, one business day to reprogram and update systems to include the new notice concerning electronic check conversion disclosure to their ongoing Regulation E disclosure requirements. The one-time burden would be 42,400 hours (8 hours × 5,300 respondents).

If the proposed changes to Regulation E are made final, institutions involved in offering payroll card accounts will be required to ensure compliance with Regulation E and provide disclosure of basic terms, costs, and rights relating to electronic fund transfer services in connection with the payroll card account. Certain information must be disclosed to consumers, including: Initial and updated electronic fund transfer terms, transaction information, periodic statements of activity, the consumer's potential liability for unauthorized transfers, and error resolution rights and procedures. The disclosures are standardized and machine-generated and do not substantively change from one individual account to another; thus, the average time for providing the disclosure to all consumers should be minimal.

The FDIC estimates that five State nonmember banks participate in payroll card account programs and that each institution will make approximately 5,000 disclosures which will require an average of 1.5 minutes per disclosure to prepare and distribute, resulting in 625 hours of annual burden. The FDIC estimates that the five institutions will take, on average, 7 hours to prepare and distribute 12 periodic statements for an annual burden of 420 hours. The FDIC estimates that the five respondents will take, on average, 30 minutes for eight error resolution procedures for a total of 20 hours. The payroll card account disclosures would add 1,065 hours of ongoing burden to the current annual Regulation E burden of 28,930 hours.

At this time, the FDIC does not believe that any State nonmember banks are engaged in electronic check

conversion transactions as a merchant or payee. The FDIC is not proposing to make any changes to the Regulation CC or DD parts of the OMB approved information collection. The FDIC's burden estimate is based on the FRB's proposed rule; we will adjust it as necessary to make it consistent with the FRB's final rule.

Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, 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 information collection on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated in Washington, DC, this 28th day of June, 2005.

Federal Deposit Insurance Corporation.

Valerie J. Best,

Assistant Executive Secretary.

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FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Submission for OMB Review; Comment Request; 3064-0072

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice of information collections to be submitted to OMB for review and approval under the Paperwork Reduction Act of 1995.

SUMMARY: In accordance with requirements of the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), the FDIC hereby gives notice that it is submitting to the Office of Management and Budget (OMB) a request for OMB review and approval of the information collection system described below.

DATES: Comments must be submitted on or before August 4, 2005.

ADDRESSES: Interested parties are invited to submit written comments. All comments should refer to "Acquisition Services Information Requirements, 3064-0072." Comments may be

submitted by any of the following methods:

- <http://www.FDIC.gov/regulations/laws/federal/propose.html>.
- E-mail: comments@fdic.gov.

Include "Acquisition Services Information Requirements, 3064-0072." in the subject line of the message.

- Mail: Gary A. Kuiper (202) 942-3824), Counsel, Federal Deposit Insurance Corporation, PA1730-3000, 550 17th Street, NW., Washington, DC 20429.

- Hand Delivery: Comments may be hand-delivered to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m.

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

FOR FURTHER INFORMATION CONTACT: Gary A. Kuiper, at the address identified above.

SUPPLEMENTARY INFORMATION:

Proposal To Renew the Following Currently Approved Collection of Information

Title: Acquisition Services Information Requirements.

OMB Number: 3064-0072. This OMB Number covers the following forms:

Forms Currently in Use:

FDIC Background Investigation Questionnaire for Contractor Personnel Management Officials, Form 1600/04 (1-03) [Added questions regarding other names used, race, height, weight, eye color, hair color, contract number and oversight manager]

FDIC Contractor Representation and Certifications, Form 3700/04A (8-02) [changed format so form can be filled out online]

FDIC Background Investigation Questionnaire for Contractor, Form 1600/07 (8-02) [no changes]

FDIC Notice and Authorization Pertaining to Consumer Reports, Form 1600/10 (10-02) [added statement that authorization is valid for one year or upon separation of employment/services from the FDIC]

FDIC Integrity and Fitness Representations and Certifications, Form 3700/12(11-03) [In the instructions for the form, "Definitions" was replaced with "Unique Terms" and the explanations of "conflict of interest" and "ownership or