

§ _____.26(c) *Intermediate Small Bank Community Development Test*

§ _____.26(c)-1 (proposed): How will the community development test be applied flexibly for intermediate small banks?

A1 (proposed): Generally, intermediate small banks engage in a combination of community development loans, qualified investments, and community development services. A bank may not simply ignore one or more of these categories of community development, nor do the regulations prescribe a required threshold for community development loans, qualified investments, and community development services. Instead, based on the bank's assessment of community development needs in its assessment area(s), it may engage in different categories of community development activities that are responsive to those needs and consistent with the bank's capacity.

An intermediate small bank has the flexibility to allocate its resources among community development loans, qualified investments, and community development services in amounts that it reasonably determines are most responsive to community development needs and opportunities. Appropriate levels of each of these activities would depend on the capacity and business strategy of the bank, community needs, and number and types of opportunities for community development.

§ _____.26(c)(3) *Community Development Services under Intermediate Small Bank Community Development Test*

§ _____.26(c)(3)-1 (proposed): What will examiners consider when evaluating the provision of community development services by an intermediate small bank?

A1 (proposed): Examiners will consider not only the types of services provided to benefit low- and moderate-income individuals, such as low-cost bank checking accounts and low-cost remittance services, but also the provision and availability of services to low- and moderate-income individuals, including through branches and other facilities located in low- and moderate-income areas.

§ _____.26(c)(4) *Responsiveness to Community Development Needs under Intermediate Small Bank Community Development Test*

§ _____.26(c)(4)-1 (proposed): When evaluating an Intermediate Small Bank's community development record, what will examiners consider when reviewing the responsiveness of community development lending, qualified investments, and community development services to the community development needs of the area?

A1 (proposed): When evaluating an Intermediate Small Bank's community development record, examiners will consider not only quantitative measures of performance, such as the number and amount of community development loans, qualified investments, and community development services, but also qualitative aspects of performance. In particular, examiners will evaluate the responsiveness of the bank's community development activities in light of the bank's capacity, business strategy, the needs of the community, and the number and types of opportunities for each type of community development activity (its performance context). Examiners also will consider the results of any assessment by the institution of community development needs, and how the bank's activities respond to those needs.

An evaluation of the degree of responsiveness considers the following factors: the volume, mix, and qualitative aspects of community development loans, qualified investments, and community development services. Consideration of the qualitative aspects of performance recognizes that community development activities sometimes require special expertise or effort on the part of the institution or provide a benefit to the community that would not otherwise be made available. (However, "innovativeness" and "complexity," factors examiners consider when evaluating a large bank under the lending, investment, and service tests, are not criteria in the intermediate small banks' community development test.) In some cases, a smaller loan may have more qualitative benefit to a community than a larger loan. Activities are considered particularly responsive to community development needs if they benefit low- and moderate-income individuals in low- or moderate-income geographies, designated disaster areas, or distressed or underserved middle-income nonmetropolitan geographies. Activities are also considered particularly responsive to community development

needs if they benefit low- or moderate-income geographies.

This concludes the text of the proposed Interagency Questions and Answers Regarding Community Reinvestment.

Dated: October 31, 2005.

John C. Dugan,
Comptroller of the Currency.

By order of the Board of Governors of the Federal Reserve System, November 4, 2005.

Jennifer J. Johnson,
Secretary of the Board.

Dated at Washington, DC, this third day of November, 2005.

Federal Deposit Insurance Corporation.

Robert E. Feldman,
Executive Secretary.

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GENERAL SERVICES ADMINISTRATION

Notice of Availability of the Draft Environmental Impact Statement for Improvements to the Andrade Port of Entry, Andrade, California

AGENCY: Public Buildings Service, GSA.

ACTION: Notice of Availability and Public Hearing.

SUMMARY: The General Services Administration (GSA) announces the availability of the Draft Environmental Impact Statement (EIS) for Improvements to the Andrade Port of Entry, Andrade, California, for public review and comment. The EIS provides GSA and its stakeholders an analysis of the environmental impacts resulting from ongoing operations as well as reasonable alternatives for new operations and facilities at the Andrade Port of Entry, located in southeastern California, and a potential new Port of Entry west of Yuma, Arizona.

DATES: Written comments on the Draft EIS are invited from the public and may be submitted through the end of the comment period, which ends January 9, 2006 (see **ADDRESSES** section for more details). Comments must be postmarked by January 9, 2006, to ensure consideration; late comments will be considered to the extent practicable. The GSA will use the comments received to help prepare the final version of the Andrade Port of Entry EIS. A public hearing on the Draft EIS will be held on Wednesday, November 16, 2005, from 3:00 pm to 6:00 pm, at the Shilo Inn, Yuma Conference Room, 1550 South Castle Dome Road, Yuma, AZ.

The hearing will provide opportunities for information exchange and discussion between GSA and the public, as well as for submitting prepared statements. For more information call (415) 522-3473.

FOR FURTHER INFORMATION CONTACT: Morris Angell, Regional Environmental Quality Advisor, GSA, 450 Golden Gate Ave., 3rd Floor E, San Francisco, CA 94102, (415)522-3473, or via e-mail to Morris.Angell@gsa.gov. Oral and written comments may also be submitted at the public hearing described in the DATES section. Requests for copies of the Draft Andrade Port of Entry EIS or other matters regarding this environmental review should be referred to Morris Angell at the address above.

SUPPLEMENTARY INFORMATION: A notice of availability will be mailed to all agencies, organizations, and individuals who participated in the scoping process or were identified during the EIS process. GSA has distributed copies of the Draft Andrade Port of Entry EIS to appropriate Congressional members and committees, the states of California and Arizona, American Indian tribal governments, local county governments, other federal agencies, and other interested parties who have already requested copies.

The Draft EIS was prepared pursuant to the National Environmental Policy Act of 1969 (NEPA) [42 U.S.C. 4321 *et seq.*] and the Council on Environmental Quality NEPA regulations [40 CFR part 1500]. GSA proposes to continue operating the Andrade Port of Entry, which is located in the extreme southeastern corner of California. GSA has identified and assessed five action alternatives for the operation of the Andrade Port of Entry: (1) New Facility on Current Site and Adjacent Land to West (Variants A and B), (2) New Facility on Current Site and Adjacent Land to East, (3) New Pedestrian and Vehicle Facility on the Peninsula between the Alamo Canal and the Colorado River, (4) New Facility on the Peninsula for Vehicles Only, and (5) New Facility in Arizona for Vehicles Only. In addition, GSA analyzed the No Action Alternative in which GSA would continue the status quo, that is, operate the port of entry in its current configuration, with only minor planned upgrades.

The Draft Andrade Port of Entry EIS identifies the expected environmental impacts from facility operations for each alternative, and presents comparisons of these impacts among the six alternatives. For each alternative, impact discussions are presented by resource area (e.g., land use, geology

and soils) or topic area (e.g., traffic, environmental justice).

After the public comment period, which ends January 9, 2006, GSA will consider the comments received, revise the Draft EIS, select a preferred alternative, and issue a Final EIS. GSA will consider the Final EIS, along with other economic and technical considerations, to make a decision on the appropriate course for improvements at the Andrade Port of Entry.

ADDRESSES: Comments may be submitted in writing to: Morris Angell, Regional Environmental Quality Advisor, GSA, 450 Golden Gate Ave., 3rd Floor E, San Francisco, CA 94102, or via e-mail to Morris.Angell@gsa.gov. Oral and written comments may also be submitted at the public hearing described in the DATES section. Requests for copies of the Draft Andrade Port of Entry EIS or other matters regarding this environmental review should be referred to Morris Angell at the address above.

Dated: October 27, 2005.

Peter G. Stamison,

Regional Administrator, Public Building Service, Pacific Rim Region.

Dated: October 27, 2005.

Jeffrey Neely,

Assistant Regional Administrator, Public Building Service, Pacific Rim Region.

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GENERAL SERVICES ADMINISTRATION

Federal Travel Regulation (FTR), Maximum Per Diem Rates for California, Colorado, Florida, Georgia, Idaho, Illinois, Kansas, Missouri, New Jersey, New York, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and Wisconsin

AGENCY: Office of Governmentwide Policy, General Services Administration (GSA).

ACTION: Notice of Per Diem Bulletin 06-03, revised continental United States (CONUS) per diem rates.

SUMMARY: The General Services Administration (GSA) has reviewed the lodging rates of certain locations in the States of California, Colorado, Florida, Georgia, Idaho, Kansas, Missouri, New Jersey, New York, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and Wisconsin and determined that they are inadequate. Also, GSA is changing the FY 2006 meals and incidental expenses rate in Illinois, city

of Chicago, including Cook and Lake Counties, to provide for the reimbursement of Federal employees' meals and incidental expenses covered by the per diem. The per diems prescribed in Bulletin 06-03 may be found at <http://www.gsa.gov/perdiem>.

DATES: This notice is effective November 10, 2005 and applies to travel performed on or after November 21, 2005.

FOR FURTHER INFORMATION CONTACT: For clarification of content, contact Patrick McConnell, Office of Governmentwide Policy, Travel Management Policy, at (202) 501-2362. Please cite FTR Per Diem Bulletin 06-03.

SUPPLEMENTARY INFORMATION:

A. Background

After an analysis of the per diem rates established for FY 2005 (see the **Federal Register** notices at 70 FR 52100, September 1, 2005, and 70 FR 59349, October 12, 2005), the per diem rate is being changed in the following locations:

- State of California**
 - Butte County
- State of Colorado**
 - El Paso County
 - Summit County
- State of Florida**
 - Broward County
- State of Georgia**
 - Glynn County
- State of Idaho**
 - Twin Falls County
- State of Illinois**
 - Cook and Lake Counties
- State of Kansas**
 - Wyandotte and Johnson Counties
- State of Missouri**
 - Jackson, Clay, Cass and Platte Counties
- State of New Jersey**
 - Atlantic and Cape May Counties
- State of New York**
 - Erie County
- State of Ohio**
 - Franklin County
 - Greene, Darke, and Montgomery Counties
- State of Pennsylvania**
 - Dauphin County
 - City of Hershey
- State of South Carolina**
 - Charleston, Berkeley and Dorchester Counties
- State of Tennessee**
 - Shelby County
- State of Texas**
 - Bexar County
- State of Virginia**
 - Albemarle County
- State of Wisconsin**
 - Milwaukee County

B. Procedures

Per diem rates are published on the Internet at www.gsa.gov/perdiem as an