

# Rules and Regulations

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## DEPARTMENT OF AGRICULTURE

### Food and Nutrition Service

#### 7 CFR Parts 272 and 273

RIN 0584-AD30

#### Food Stamp Program: Eligibility and Certification Provisions of the Farm Security and Rural Investment Act of 2002; Approval of Information Collection Request

**AGENCY:** Food and Nutrition Service (FNS), USDA.

**ACTION:** Final rule, notice of approval of Information Collection Request (ICR).

**SUMMARY:** The final rule entitled, Food Stamp Program: Eligibility and Certification Provisions of the Farm Security and Rural Investment Act of 2002, was published on January 29, 2010. This final rule implemented 11 provisions of the Farm Security and Rural Investment Act of 2002 (FSRIA), which established new eligibility and certification requirements for the receipt of food stamps. Those provisions simplified program administration, allowed States greater flexibility, and provided enhanced access to eligible populations. The Food, Conservation, and Energy Act of 2008 changed the program name from Food Stamp Program to Supplemental Nutrition Assistance Program (SNAP). The Office of Management and Budget (OMB) cleared the associated information collection requirements on March 26, 2010. This document announces approval of the ICR.

**DATES:** The ICR associated with the final rule was approved by OMB on March 26, 2010, under OMB Control Number 0584-0064.

**FOR FURTHER INFORMATION CONTACT:** Angela Kline, Chief, Certification Policy Branch, Program Development Division, FNS, U.S. Department of Agriculture, 3101 Park Center Drive, Room 812,

Alexandria, VA 22302. *E-mail:* [Angela.Kline@FNS.USDA.GOV](mailto:Angela.Kline@FNS.USDA.GOV).

**SUPPLEMENTARY INFORMATION:** This document announces approval by OMB of the information collection requirements contained in the final rule entitled, Food Stamp Program: Eligibility and Certification Provisions of the Farm Security and Rural Investment Act of 2002, which was published on January 29, 2010 (75 FR 4912).

Dated: April 27, 2010.

**Julia Paradis,**

*Administrator, Food and Nutrition Service.*

[FR Doc. 2010-10391 Filed 5-3-10; 8:45 am]

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## DEPARTMENT OF THE TREASURY

### Office of Thrift Supervision

#### 12 CFR Part 535

[Docket ID OTS-2010-0009]

RIN 1550-AC38

#### Unfair or Deceptive Acts or Practices; Amendment

**AGENCY:** Office of Thrift Supervision, Treasury (OTS).

**ACTION:** Final rule.

**SUMMARY:** OTS is amending its regulations at 12 CFR part 535 titled "Prohibited Consumer Credit Practices" to avoid duplication and inconsistency with the Credit Card Accountability Responsibility and Disclosure Act of 2009 and the rules of the Board of Governors of the Federal Reserve implementing that statute.

**DATES:** This rule is effective on July 1, 2010.

**FOR FURTHER INFORMATION CONTACT:** Richard Bennett, Senior Compliance Counsel, Regulations and Legislation Division, (202) 906-7409; or April Breslaw, Director, Consumer Regulations, (202) 906-6989, at Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

#### **SUPPLEMENTARY INFORMATION:**

On December 18, 2008, OTS used its authority under the Federal Trade Commission Act (15 U.S.C. 41-58) and the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) to adopt a final rule titled "Unfair or Deceptive Acts or Practices"

amending its rule at 12 CFR part 535 titled "Prohibited Consumer Credit Practices." The rule was published in the **Federal Register** on January 29, 2009 (January 2009 UDAP rule). 74 FR 5498. OTS issued its rule jointly with rules issued by the Board of Governors of the Federal Reserve (Board) and the National Credit Union Administration (NCUA). The rule was scheduled to go into effect on July 1, 2010.

The January 2009 UDAP rule contained three subparts to part 535 and an Appendix to part 535 containing an Official Staff Commentary. Subparts A and B addressed general provisions and credit practices respectively. Subpart C addressed unfair consumer credit card account practices. The Supplementary Information to the January 2009 UDAP rule described all these changes in detail.

On May 5, 2009, OTS published proposed amendments to the January 2009 UDAP rule (May 2009 proposed amendments). *See* 74 FR 20804.

On May 22, 2009, the President signed into law the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Public Law 111-24, 123 Stat. 1734 (2009). The Credit CARD Act primarily amended the Truth in Lending Act (15 U.S.C. 1601 *et seq.*) and established a number of new substantive and disclosure requirements to establish fair and transparent practices pertaining to open-end consumer credit plans, including credit card accounts. On July 22, 2009, the Board published an interim final rule amending Regulation Z (12 CFR pt. 226) and the staff commentary to implement those provisions of the Credit CARD Act that became effective on August 20, 2009. *See* 74 FR 36077. On February 22, 2010, the Board published a new final rule amending Regulation Z and the staff commentary in order to implement the Credit CARD Act. *See* 75 FR 7658.

The Credit CARD Act and the Board's implementing rule do not affect the provisions of subparts A and B and the corresponding portion of the Appendix in the January 2009 UDAP rule. Accordingly, today's final rule repromulgates those provisions, subject only to necessary conforming amendments. These provisions will take effect on July 1, 2010 as previously scheduled.