

means EPA will not know your identity or contact information unless you provide it in the body of your comments. If you send e-mail comments directly to EPA without going through <http://www.regulations.gov>, your e-mail address will be automatically captured and included as part of the comments that are placed in the public docket and made available on the Internet. If you submit electronic comments, EPA recommends that you include your name and other contact information in the body of your comments and with any disk or CD-ROM you submit. If EPA cannot read your comments due to technical difficulties and cannot contact you for clarification, EPA may not be able to consider your comments. Electronic files should avoid the use of special characters and any form of encryption and be free of any defects or viruses. For additional information about EPA's public docket, visit the EPA Docket Center homepage at <http://www.epa.gov/epahome/dockets.htm>.

Docket: All documents in the docket are listed in the <http://www.regulations.gov> index. Although listed in the index, some information is not publicly available, e.g., CBI or other information whose disclosure is restricted by statute. Certain other material, such as copyrighted material, will be publicly available only in hard copy. Publicly available docket materials are available either electronically at <http://www.regulations.gov> or in hard copy at the OEI Docket in the EPA Headquarters Docket Center.

Dated: November 8, 2010.

Darrell A. Winner,

Acting Director, National Center for Environmental Assessment.

[FR Doc. 2010-28665 Filed 11-12-10; 8:45 am]

BILLING CODE 6560-50-P

FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Proposed Collection Renewals; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to

comment on the renewal of the following information collection, as required by the Paperwork Reduction Act of 1995 (44 U.S.C. chapter 35).

DATES: Comments must be submitted on or before January 14, 2011.

ADDRESSES: Interested parties are invited to submit written comments by any of the following methods:

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

Include the name and number of the collection in the subject line of the message.

- *Mail:* Leneta G. Gregorie (202-898-3719), Counsel, Room F-1084, 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.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC, 20503.

FOR FURTHER INFORMATION CONTACT:

Leneta G. Gregorie, at the FDIC address above.

SUPPLEMENTARY INFORMATION: Proposal to renew the following currently approved collections of information:

Title: Real Estate Lending Standards.

OMB Number: 3064-0112.

Frequency of Response: On occasion.

Affected Public: Insured Financial Institutions Supervised by the FDIC.

Estimated Number of Respondents: 4,800.

Estimated Time per Response: 20 hours.

Total Annual Burden: 96,000 hours.

General Description of Collection:

Institutions use real estate lending policies to guide their lending operations in a manner that is consistent with safe and sound banking practices and appropriate to their size, nature and scope of operations. These policies should address certain lending considerations, including loan-to-value limits, loan administration policies, portfolio diversification standards, and documentation, approval and reporting requirements.

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 at Washington, DC this 9th day of November 2010.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 2010-28626 Filed 11-12-10; 8:45 am]

BILLING CODE 6741-01-P

FEDERAL DEPOSIT INSURANCE CORPORATION

Update to Notice of Financial Institutions for Which the Federal Deposit Insurance Corporation Has Been Appointed Either Receiver, Liquidator, or Manager

AGENCY: Federal Deposit Insurance Corporation.

ACTION: Update Listing of Financial Institutions in Liquidation.

SUMMARY: Notice is hereby given that the Federal Deposit Insurance Corporation (Corporation) has been appointed the sole receiver for the following financial institutions effective as of the Date Closed as indicated in the listing. This list (as updated from time to time in the **Federal Register**) may be relied upon as "of record" notice that the Corporation has been appointed receiver for purposes of the statement of policy published in the July 2, 1992 issue of the **Federal Register** (57 FR 29491). For further information concerning the identification of any institutions which have been placed in liquidation, please visit the Corporation Web site at <http://www.fdic.gov/bank/individual/failed/banklist.html> or contact the Manager of Receivership Oversight in the appropriate service center.

Dated: November 8, 2010.

Federal Deposit Insurance Corporation.

Pamela Johnson,

Regulatory Editing Specialist.

INSTITUTIONS IN LIQUIDATION

[In alphabetical order]

FDIC Ref. No.	Bank name	City	State	Date closed
10307	First Vietnamese American Bank	Westminster	CA	11/05/2010.
10308	K Bank	Randallstown	MD	11/05/2010.
10309	Pierce Commercial Bank	Tacoma	WA	11/05/2010.
10310	Western Commercial Bank	Woodland Hills	CA	11/05/2010.

[FR Doc. 2010-28628 Filed 11-12-10; 8:45 am]

BILLING CODE P

FEDERAL RESERVE SYSTEM**Agency Information Collection
Activities: Announcement of Board
Approval Under Delegated Authority
and Submission to OMB**

SUMMARY: *Background.* Notice is hereby given of the final approval of proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the Paperwork Reduction Act Submission, supporting statements and approved collection of information instrument(s) are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

FOR FURTHER INFORMATION CONTACT: Acting Federal Reserve Board Clearance Officer—Cynthia Ayouch—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829).

OMB Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503.

Final approval under OMB delegated authority of the extension for three years, without revision, of the following information collection:

Report title: Recordkeeping and Disclosure requirements associated with Regulation V.

Agency form number: Regulation V.

OMB control number: 7100-0308.

Frequency: On occasion.

Reporters: Financial institutions.¹

Estimated annual reporting hours: 2,162,864 hours.

Estimated average time per response: Negative information notice, 15 minutes. Affiliate marketing opt-out notice, financial institutions, 18 hours; consumer response, 5 minutes. Red flags provision, 41 hours. Risk-based pricing notices and disclosures, one-time update, 40 hours; ongoing, 5 hours. Information furnished to consumer reporting agencies, policy & procedures, 40 hours; irrelevant dispute notices, 14 minutes.

Number of respondents: Negative information notice, 30,000 financial institutions. Affiliate marketing opt-out notice, 2,619 financial institutions; 638,380 consumer response. Red flags provision, 1,172 financial institutions. Risk-based pricing notice and disclosure, one-time update, 18,173 financial institutions; ongoing, 18,173 financial institutions. Information furnished to consumer reporting agencies, policy & procedures, 1,172 financial institutions; irrelevant dispute notices, 611,966.

General description of report: This information collection is authorized pursuant to the Fair Credit Reporting Act (FCRA) (15 U.S.C. 1681b, 1681c, 1681m, and 1681s-2 and 1681s-3). The obligation to comply with the notice and disclosure requirements of Regulation V is mandatory. Because the records are maintained at state member banks and the notices are not provided to the Federal Reserve, no issue of confidentiality arises under the Freedom of Information Act.

Abstract: Regulation V, which implements FCRA, as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), contains several requirements that impose information collection requirements. Under the negative information notice

¹ Under section 217, the term "financial institution" is defined broadly to have the same meaning as in the privacy provisions of the Gramm-Leach-Bliley Act of 1999 (GLB Act), which defines financial institution to mean "any institution the business of which is engaging in financial activities as described in section 4(k) of the Bank Holding Company Act of 1956," whether or not affiliated with a bank. 15 U.S.C. 6809(3).

provisions of the FACT Act, financial institutions that (1) extend credit and regularly in the ordinary course of business furnish information to a nationwide consumer reporting agency (CRA) and (2) furnish negative information to a CRA regarding credit extended to a customer must provide a clear and conspicuous notice to the customer, in writing, about furnishing this negative information. Regulation V contains model forms developed by the Federal Reserve that financial institutions may use to comply with this notice requirement. Under the affiliate marketing provisions of Regulation V, financial institutions are prohibited from using certain information received from an affiliate to make a solicitation to a consumer unless the consumer is given notice and a reasonable opportunity to opt out of such solicitations, and the consumer does not opt out. Under the Red Flags provisions of Regulation V, financial institutions are required to develop and implement a written identity theft prevention program to detect, prevent, and mitigate identity theft in connection with the opening of certain accounts or certain existing accounts. In addition, credit and debit card issuers, under certain circumstances, are required to assess the validity of notifications of changes of address.

Current Actions: On September 2, 2010, the Federal Reserve published a notice in the **Federal Register** (75 FR 53966) requesting public comment for 60 days on the extension, without revision, of this information collection. The comment period for this notice expired on November 1, 2010. The Federal Reserve did not receive any comments.

Board of Governors of the Federal Reserve System, November 8, 2010.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. 2010-28568 Filed 11-12-10; 8:45 am]

BILLING CODE 6210-01-P