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*B. How and to whom do I submit comments?*

You may submit comments as provided in the **ADDRESSES** section. Please ensure that your comments are submitted within the specified comment period. Comments received after the close of the comment period will be marked "late." EPA is not required to consider these late comments.

If you submit an electronic comment, EPA recommends that you include your name, mailing address, and an email address or other contact information in the body of your comment and with any disk or CD ROM you submit. This ensures that you can be identified as the submitter of the comment and allows EPA to contact you in case EPA cannot read your comment due to technical difficulties or needs further information on the substance of your comment. Any identifying or contact information provided in the body of a comment will be included as part of the comment that is placed in the official public docket, and made available in EPA's electronic public docket. If EPA cannot read your comment due to technical difficulties and cannot contact you for clarification, EPA may not be able to consider your comment.

Use of the [www.regulations.gov](http://www.regulations.gov) Web site to submit comments to EPA electronically is EPA's preferred method for receiving comments. The electronic public docket system is an "anonymous access" system, which means EPA will not know your identity, email address, or other contact information unless you provide it in the body of your comment. In contrast to EPA's electronic public

docket, EPA's electronic mail (email) system is not an "anonymous access" system. If you send an email comment directly to the Docket without going through [www.regulations.gov](http://www.regulations.gov), your email address is automatically captured and included as part of the comment that is placed in the official public docket, and made available in EPA's electronic public docket.

Dated: January 19, 2012.

**Patricia Embrey,**  
*Acting Associate General Counsel.*

[FR Doc. 2012-1808 Filed 1-26-12; 8:45 am]

**BILLING CODE 6560-50-P**

**FEDERAL COMMUNICATIONS COMMISSION**

**Sunshine Act Meeting; Open Commission Meeting; January 31, 2012**

January 24, 2012

The Federal Communications Commission will hold an Open Meeting on the subjects listed below on Tuesday, January 31, 2012. The meeting is scheduled to commence at 10:30 a.m. in Room TW-C305, at 445 12th Street SW., Washington, DC.

Item No.	Bureau	Subject
1	Wireline Competition .....	<p><i>Title:</i> Lifeline and Link Up Reform and Modernization (WC Docket No. 11-42); Federal-State Joint Board on Universal Service (CC Docket No. 96-45) and Lifeline and Link Up (WC Docket No. 03-109)</p> <p><i>Summary:</i> The Commission will consider a Report and Order and Further Notice of Proposed Rulemaking to comprehensively reform the Lifeline program to ensure universal availability of communications services to low-income Americans while minimizing the universal service contribution burden, including by eliminating waste, fraud, and abuse; strengthening program oversight and administration; and modernizing Lifeline to support broadband adoption.</p>

The meeting site is fully accessible to people using wheelchairs or other mobility aids. Sign language interpreters, open captioning, and assistive listening devices will be provided on site. Other reasonable accommodations for people with disabilities are available upon request. In your request, include a description of the accommodation you will need and a way we can contact you if we need more information. Last minute requests will be accepted, but may be impossible to fill. Send an email to: [fcc504@fcc.gov](mailto:fcc504@fcc.gov) or call the Consumer & Governmental Affairs Bureau at (202) 418-0530 (voice), (202) 418-0432 (tty).

Additional information concerning this meeting may be obtained from Audrey Spivack, Office of Media Relations, (202) 418-0500; TTY 1-(888) 835-5322. Audio/Video coverage of the

meeting will be broadcast live with open captioning over the Internet from the FCC Live web page at [www.fcc.gov/live](http://www.fcc.gov/live).

For a fee this meeting can be viewed live over George Mason University's Capitol Connection. The Capitol Connection also will carry the meeting live via the Internet. To purchase these services call (703) 993-3100 or go to [www.capitolconnection.gmu.edu](http://www.capitolconnection.gmu.edu).

Copies of materials adopted at this meeting can be purchased from the FCC's duplicating contractor, Best Copy and Printing, Inc. (202) 488-5300; Fax (202) 488-5563; TTY (202) 488-5562. These copies are available in paper format and alternative media, including large print/type; digital disk; and audio and video tape. Best Copy and Printing, Inc. may be reached by email at [FCC@BCPIWEB.com](mailto:FCC@BCPIWEB.com).

Federal Communications Commission.

**Marlene H. Dortch,**  
*Secretary, Office of the Secretary, Office of Managing Director.*

[FR Doc. 2012-1970 Filed 1-25-12; 4:15 pm]

**BILLING CODE 6712-01-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 [www.fdic.gov/bank/](http://www.fdic.gov/bank/)

[individual/failed/banklist.html](http://individual/failed/banklist.html) or contact the Manager of Receivership Oversight in the appropriate service center.

Dated: January 23, 2012.

**Pamela Johnson,**

*Regulatory Editing Specialist, Federal Deposit Insurance Corporation.*

**INSTITUTIONS IN LIQUIDATION**

[In alphabetical order]

FDIC Ref. No.	Bank name	City	State	Date closed
10417 .....	American Eagle Savings Bank .....	Boothwyn .....	PA .....	1/20/2012
10418 .....	Central Florida State Bank .....	Belleview .....	FL .....	1/20/2012
10419 .....	The First State Bank .....	Stockbridge .....	GA .....	1/20/2012

[FR Doc. 2012-1810 Filed 1-26-12; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL RESERVE SYSTEM**

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

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

**SUMMARY:** Notice is hereby given of the final approval of a 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:** 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). Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

OMB Desk Officer—Shagufta Ahmed—Office of Information and

Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW., Washington, DC 20503.

**Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Report**

*Report title:* Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Fund Transfer Act).

*Agency form number:* Reg E.

*OMB control number:* 7100-0200.

*Frequency:* Event-generated.

*Reporters:* State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and Edge and agreement corporations.

*Annual reporting hours:* 62,725 hours.

*Estimated average hours per response:*

Initial terms disclosure, 1.5 minutes; change in terms disclosure, 1 minute; periodic statements, 7 hours; error resolution rules, 30 minutes; Gift Card exclusion policies and procedures, 8 hours; and Gift Card Policy and procedures, 8 hours.

*Number of respondents:* Initial terms disclosure, 1,029; change in terms disclosure, 1,029; periodic statements, 221; error resolution rules, 1,029; Gift Card exclusion policies and procedures, 1,029; and Gift Card Policy and procedures, 1,029.

*General description of report:* This information collection is mandatory (15 U.S.C. 1693 *et seq.*). The disclosures required by the rule and information about error allegations and their resolution are confidential between the institution and the consumer. Since the Federal Reserve does not collect any

information, no issue of confidentiality arises. However, the information, if made available to the Federal Reserve, may be protected from disclosure under exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. 552 (b)(4), (6), and (8)).

*Abstract:* The Electronic Funds Transfer Act and Regulation E are designed to ensure adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to consumers.

Institutions offering EFT services must disclose to consumers certain information, including: Initial and updated EFT terms, transaction information, periodic statements of activity, the consumer’s potential liability for unauthorized transfers, and error resolution rights and procedures. EFT services include automated teller machines, telephone bill payment, point-of-sale transfers in retail stores, fund transfers initiated through the Internet, and preauthorized transfers to or from a consumer’s account.

*Current Actions:* On May 23, 2011, the Federal Reserve published a notice of proposed rulemaking (NPRM) in the **Federal Register** for public comment (76 FR 29902).<sup>1</sup> The proposal contained new protections for consumers who send remittance transfers to other consumers or entities in a foreign country by providing consumers with disclosures and error resolution rights. The proposed amendments would implement statutory requirements set forth in the Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA). The comment period expired July 22, 2011. The Federal Reserve received 69 comment letters that, as stated in the notice, were transferred to the Consumer Financial Protection Bureau (CFPB) for completion of the

<sup>1</sup> Docket No. R-1419.