

of submission of its request for renewal to OMB for review.

**DATES:** Comments must be submitted on or before November 5, 2012.

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

- <http://www.FDIC.gov/regulations/laws/federal/notices.html>.
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name of the collection in the subject line of the message.

- *Mail:* Leneta G. Gregorie (202-898-3719), Counsel, Room F-1064, 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 Gregorie, at the FDIC address above.

**SUPPLEMENTARY INFORMATION:**

**Proposal To Renew the Following Currently Approved Collections of Information**

1. *Title:* Activities and Investments of Insured State Banks.

*OMB Number:* 3064-0111.

*Form Numbers:* None.

*Frequency of Response:* On occasion.

*Affected Public:* Insured state nonmember banks.

*Estimated Number of Respondents:* 110.

*Estimated Time per Response:* 8 hours.

*Total Annual Burden:* 880 hours.

*General Description of Collection:*

With certain exceptions, section 24 of the FDI Act (12 U.S.C. 1831a) limits the direct equity investments of state chartered banks to equity investments that are permissible for national banks. In addition, the statute prohibits an insured state bank from directly engaging as principal in any activity that is not permissible for a national bank or indirectly through a subsidiary in an activity that is not permissible for a subsidiary of a national bank unless the bank meets its minimum capital requirements and the FDIC determines that the activity does not pose significant risk to the Deposit Insurance Fund. The FDIC can make such a

determination for exception by regulation or by order. The FDIC's implementing regulation for section 24 is 12 CFR Part 362. It details the activities that insured state nonmember banks or their subsidiaries may engage in, under certain criteria and conditions, and identifies the information that banks must furnish to the FDIC in order to obtain the FDIC's approval or non-objection.

2. *Title:* Privacy of Consumer Financial Information.

*OMB Number:* 3064-0136.

*Form Numbers:* None.

*Frequency of Response:* On occasion.

*Affected Public:* Insured state nonmember banks, state savings & loan institutions, consumers.

*Estimated Number of Respondents:* Initial notice, 208; annual notice and change in terms 5,156; opt-out notice, 866; consumer opt-out/status update, 212,432.

*Estimated Average Time per Response:* Initial notice, 80 hours; annual notice and change in terms, 8 hours; opt-out notice, 8 hours; consumer opt-out/status update, 30 minutes.

*Estimated Number of Responses:* 218,662.

*Total Annual Burden:* 171,032 hours.

*General Description of Collection:* The elements of this collection are required under section 504 of the Gramm-Leach-Bliley Act, Public Law 106-102. The collection mandates notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information about consumers to nonaffiliated third parties.

*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 1st day of October, 2012.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2012-24551 Filed 10-4-12; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Sunshine Act Meeting**

Pursuant to the provisions of the "Government in the Sunshine Act" (5 U.S.C. 552b), notice is hereby given that the Federal Deposit Insurance Corporation's Board of Directors will meet in open session at 10 a.m. on Tuesday, October 9, 2012, to consider the following matters:

**Summary Agenda**

No substantive discussion of the following items is anticipated. These matters will be resolved with a single vote unless a member of the Board of Directors requests that an item be moved to the discussion agenda.

Disposition of minutes of previous Board of Directors' Meetings.

Summary reports, status reports, reports of the Office of Inspector General, and reports of actions taken pursuant to authority delegated by the Board of Directors.

Memorandum and resolution re: Final Rule: Enforcement of Subsidiary and Affiliate Contracts by the FDIC as Receiver of a Covered Financial Company.

**Discussion Agenda**

Memorandum and resolution re: Stress Testing Requirements for Certain Banks: Final Rule to Implement Section 165(i)(2) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Memorandum and resolution re: Final Rule: Assessments, Large Bank Pricing System.

Memorandum re: Update of Projected Deposit Insurance Fund Losses, Income, and Reserve Ratios for the Restoration Plan.

The meeting will be held in the Board Room on the sixth floor of the FDIC Building located at 550 17th Street NW., Washington, DC

This Board meeting will be Webcast live via the Internet and subsequently made available on-demand approximately one week after the event. Visit <http://www.vodium.com/goto/fdic/boardmeetings.asp> to view the event. If you need any technical assistance, please visit our Video Help page at: <http://www.fdic.gov/video.html>.

The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call 703-562-2404 (Voice) or 703-649-4354 (Video Phone) to make necessary arrangements.

Requests for further information concerning the meeting may be directed

to Mr. Robert E. Feldman, Executive Secretary of the Corporation, at 202-898-7043.

Dated: October 2, 2012.  
 Federal Deposit Insurance Corporation.  
**Robert E. Feldman,**  
*Executive Secretary.*  
 [FR Doc. 2012-24683 Filed 10-3-12; 11:15 am]  
**BILLING CODE 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/individual/failed/banklist.html](http://www.fdic.gov/bank/individual/failed/banklist.html) or contact the Manager of Receivership Oversight in the appropriate service center.

Dated: October 1, 2012.  
 Federal Deposit Insurance Corporation.  
**Pamela Johnson,**  
*Regulatory Editing Specialist.*

**INSTITUTIONS IN LIQUIDATION**  
 [In alphabetical order]

FDIC Ref. No.	Bank name	City	State	Date closed
10459 .....	First United Bank .....	Crete .....	IL	9/28/2012

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**FEDERAL HOUSING FINANCE AGENCY**

[No. 2012-N-14]

**Advisory Bulletin on Collateralization of Advances and Other Credit Products Provided by Federal Home Loan Banks to Insurance Company Members**

**AGENCY:** Federal Housing Finance Agency.

**ACTION:** Notice with request for comments.

**SUMMARY:** The Federal Housing Finance Agency (FHFA) is requesting comments on a proposed Advisory Bulletin which would set forth standards to guide agency staff in its supervision of secured lending to insurance company members by the Federal Home Loan Banks (Banks).

**DATES:** Written comments must be received on or before December 4, 2012.

**ADDRESSES:** You may submit your comments, identified by FHFA notice number 2012-N-14, by any of the following methods:

- *Email:* Comments to Alfred M. Pollard, General Counsel may be sent by email to [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov). Please include “2012-N-14” in the subject line of the message.

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments. If you submit your comment to the *Federal eRulemaking Portal*, please also send it by email to FHFA at [RegComments@fhfa.gov](mailto:RegComments@fhfa.gov) to ensure timely receipt by FHFA. Please include “2012-N-14” in the subject line of the message.

- *U.S. Mail, United Parcel Service, Federal Express, or Other Mail Service:* The mailing address for comments is: Alfred M. Pollard, General Counsel, Attention: Comments/2012-N-14, Federal Housing Finance Agency, Eighth Floor, 400 7th Street SW., Washington, DC 20024.

- *Hand Delivered/Courier:* The hand delivery address is: Alfred M. Pollard, General Counsel, Attention: Comments/2012-N-14, Federal Housing Finance Agency, Eighth Floor, 400 7th Street SW., Washington, DC 20024. The package should be logged at the FHFA Guard Desk, First Floor, on business days between 9 a.m. and 5 p.m.

**FOR FURTHER INFORMATION CONTACT:** Neil Crowley, Deputy General Counsel, Office of General Counsel, [Neil.Crowley@fhfa.gov](mailto:Neil.Crowley@fhfa.gov), (202) 649-3055; Joseph A. McKenzie, Associate Director, Division of Bank Regulation, Bank Analysis Branch, [Joseph.McKenzie@fhfa.gov](mailto:Joseph.McKenzie@fhfa.gov), (202) 649-3270; or Thomas Doolittle, Senior Financial Analyst, Division of Bank Regulation, Bank Analysis Branch, [Thomas.Doolittle@fhfa.gov](mailto:Thomas.Doolittle@fhfa.gov), (202) 649-3273 (these are not

toll-free numbers), Federal Housing Finance Agency, 400 7th Street SW., Washington, DC 20024. The telephone number for the Telecommunications Device for the Hearing Impaired is (800) 877-8339.

**SUPPLEMENTARY INFORMATION:**

**I. Comments**

FHFA invites comments on all aspects of this Notice and the attached Advisory Bulletin. Copies of all comments will be posted without change, including any personal information you provide, such as your name, and address (mailing or email), and telephone numbers, on FHFA’s Internet Web site at <http://www.fhfa.gov>. In addition, copies of all comments received will be available for examination by the public on business days between the hours of 10 a.m. and 3 p.m. at the Federal Housing Finance Agency, Eighth Floor, 400 7th Street SW., Washington, DC 20024. To make an appointment to inspect comments, please call the Office of General Counsel at (202) 649-3084.

**II. Background**

The Federal Home Loan Bank System consists of twelve regional Banks and the Office of Finance (OF). The Banks are instrumentalities of the United States organized under the Federal Home Loan Bank Act (Bank Act).<sup>1</sup> The Banks are cooperatives; only an institution that is a member of a Bank

<sup>1</sup> See 12 U.S.C. 1423, 1432(a).