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**Instructions:** Direct your comments to Docket ID No. EPA-HQ-ORD-2013-0189. Please ensure that your comments are submitted within the specified comment period. Comments received after the closing date will be marked "late," and may only be considered if time permits. It is EPA's policy to include all comments it receives in the public docket without change and to make the comments available on-line at [www.regulations.gov](http://www.regulations.gov), including any personal information provided, unless a comment includes information claimed to be Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Do not submit information that you consider to be CBI or otherwise protected through [www.regulations.gov](http://www.regulations.gov) or email. The [www.regulations.gov](http://www.regulations.gov) Web site is an "anonymous access" system, which means EPA will not know your identity or contact information unless you provide it in the body of your comment. If you send an email comment directly to EPA without going through [www.regulations.gov](http://www.regulations.gov), your email address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the Internet. If you submit an electronic comment, EPA recommends that you include your name and other contact information in the body of your comment 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 [www.epa.gov/epahome/dockets.htm](http://www.epa.gov/epahome/dockets.htm).

**Docket:** Documents in the docket are listed in the [www.regulations.gov](http://www.regulations.gov) index. Although listed in the index, some information is not publicly available, e.g., CBI or other information whose

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Dated: April 10, 2013.

**James K. Gallahan,**

*Acting Deputy Director, National Center for Environmental Assessment.*

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**BILLING CODE 6560-50-P**

## ENVIRONMENTAL PROTECTION AGENCY

[EPA-HQ-ORD-2010-0674; FRL-9807-7]

### Request for Information To Inform Hydraulic Fracturing Research Related to Drinking Water Resources

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Request for information.

**SUMMARY:** The EPA is extending its deadline for the public to submit data and scientific literature to inform EPA's research on the potential impacts of hydraulic fracturing on drinking water resources from April 30, 2013 until November 15, 2013. EPA is extending the deadline in order to provide the public with more of an opportunity to provide feedback to the Agency.

**DATES:** The EPA will accept data and literature in response to this request until November 15, 2013.

**ADDRESSES:** Using the online method is preferred for submitting information. Follow the online instructions at <http://www.regulations.gov>, and identify your submission with Docket ID No. EPA-HQ-ORD-2010-0674.

Additional methods for submission are:

- **Email:** Send information by electronic mail (email) to: [ord.docket@epa.gov](mailto:ord.docket@epa.gov), Attention Docket ID No. EPA-HQ-ORD-2010-0674.
- **Fax:** Fax information to: (202) 566-9744, Attention Docket ID No. EPA-HQ-ORD-2010-0674.
- **Mail:** Send information by mail to: U.S. Environmental Protection Agency, EPA Docket Center, Mail code: 28221T, 1200 Constitution Avenue NW., Washington, DC, 20460, Attention Docket ID No. EPA-HQ-ORD-2010-0674.
- **Hand Delivery or Courier:** Deliver information to: EPA Docket Center, EPA West Building, Room 3334, 1301 Constitution Avenue NW., Washington,

DC, Attention Docket ID No. EPA-HQ-ORD-2010-0674. Deliveries are only accepted during the docket's normal hours of operation, between the 8:30 a.m. and 4:30 p.m. Monday through Friday, excluding legal holidays. Special arrangements should be made for deliveries of boxed information.

**Instructions:** Direct your information to Docket ID No. EPA-HQ-ORD-2010-0674. The EPA's policy is that all information received will be included in the public docket without change and may be made available online at [www.regulations.gov](http://www.regulations.gov), including any personal information provided, unless the comment includes information claimed to be Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Do not submit information that you consider to be CBI or otherwise protected through [www.regulations.gov](http://www.regulations.gov) or email. The [www.regulations.gov](http://www.regulations.gov) Web site is an "anonymous access" system, which means the EPA will not know your identity or contact information unless you provide it in the body of your comment. If you send an email comment directly to the EPA without going through [www.regulations.gov](http://www.regulations.gov), your email address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the Internet. If you submit information electronically, the EPA recommends that you include your name and other contact information in the body of your comment and with any disk or CD-ROM you submit. If the EPA cannot read your comment due to technical difficulties and cannot contact you for clarification, the EPA may not be able to consider your comment. Electronic files should avoid the use of special characters, any form of encryption, and be free of any defects or viruses. Information on a CD ROM should be formatted as a MS Word, Rich Text, or Adobe Acrobat PDF file. For additional information about the EPA's public docket visit the EPA Docket Center homepage at <http://www.epa.gov/dockets>.

**Docket:** All documents in the docket are listed in the [www.regulations.gov](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 in [www.regulations.gov](http://www.regulations.gov) or in hard copy at the EPA Docket Center, EPA West Building, Room 3334, 1301 Constitution Ave. NW., Washington, DC. The Public

Reading Room is open from 8:30 a.m. to 4:30 p.m., Monday through Friday, excluding legal holidays. The telephone number for the Public Reading Room is (202) 566-1744, and the telephone number for the ORD Docket is (202) 566-1752.

**FOR FURTHER INFORMATION CONTACT:** For further information contact Lisa Matthews, Mail Code 8101R, Office of Research and Development, Environmental Protection Agency, 1200 Pennsylvania Avenue NW., Washington, DC 20460; via phone/voice mail at: (202) 564-6669; via fax at: (202) 565-2430; or via email at: [matthews.lisa@epa.gov](mailto:matthews.lisa@epa.gov).

#### SUPPLEMENTARY INFORMATION:

##### Background

In response to public concern, the U.S. Congress urged the EPA to conduct scientific research to examine the relationship between hydraulic fracturing and drinking water resources. The EPA currently has underway a study to understand the potential impacts, if any, of hydraulic fracturing on drinking water resources and to identify the driving factors that may affect the severity and frequency of any such impacts.

The scope of the study includes the full hydraulic fracturing water lifecycle—from water acquisition, through the mixing of chemicals and injection of fracturing fluids, to the post fracturing stage, including the management of flowback and produced water and its ultimate treatment and disposal. The study includes a review of the published literature, analysis of existing data, scenario evaluation and modeling, laboratory studies and case studies. A copy of the EPA document entitled, *Study of the Potential Impacts of Hydraulic Fracturing on Drinking Water Resources: PROGRESS REPORT* can be found on the Internet at: <http://epa.gov/hfstudy/pdfs/hf-report20121214.pdf>.

To ensure that the EPA is up-to-date on evolving hydraulic fracturing practices and technologies, the EPA is soliciting relevant data and scientific literature specific to potential impacts of hydraulic fracturing on drinking water resources. While the EPA conducts a thorough literature search, there may be studies or other primary technical sources that are not available through the open literature. The EPA would appreciate receiving information from the public to help inform current and future research. Consistent with our commitment to using the highest quality information, The EPA prefers information which has been peer

reviewed. Interested persons may provide scientific analyses, studies, and other pertinent scientific information, preferably information which has undergone scientific peer review. The EPA will consider all submissions but will give preference to all peer reviewed data and literature sources.

Dated: April 22, 2013.

**Mary Ellen Radzikowski,**

*Acting Associate Assistant Administrator,  
Office of Research and Development.*

[FR Doc. 2013-10154 Filed 4-29-13; 8:45 am]

**BILLING CODE 6560-50-P**

#### FEDERAL DEPOSIT INSURANCE CORPORATION

##### Proposed Guidance on Deposit Advance Products

**AGENCY:** The Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Proposed guidance with request for comment.

**SUMMARY:** The FDIC is proposing guidance on safe and sound banking practices and consumer protection in connection with deposit advance credit products.

**DATES:** Comments must be submitted on or before May 30, 2013.

##### ADDRESSES:

- *Mail:* Written comments should be addressed to Robert E. Feldman, Executive Secretary, Attention: Comments, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.
- *Delivery:* Comments may be hand delivered to the guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7 a.m. and 5 p.m.
- *Agency Web site:* <http://www.fdic.gov/regulations/laws/federal/propose.html>. Follow instructions for submitting comment on the agency Web site.

• *Email:* You may also electronically mail comments to [comments@fdic.gov](mailto:comments@fdic.gov).

• *Public Inspection:* Comments may be inspected and photocopied in the FDIC Public Information Center, 3501 North Fairfax Drive, Room E-1005, Arlington, Virginia 22226, between 9:00 a.m. and 4:00 p.m. (EST), Monday to Friday.

##### FOR FURTHER INFORMATION CONTACT:

Luke H. Brown, Associate Director, Supervisory Policy, (202) 898-3842; Rae-Ann Miller, Associate Director, Risk Management Policy, (202) 898-3898; Surya Sen, Section Chief, Supervisory Policy, (202) 898-6699; Ardie Hollifield, Senior Policy Analyst, Supervisory

Policy, (202) 898-6638; or Louis Bervid, Senior Examination Specialist, Risk Management Policy, (202) 898-6896.

#### SUPPLEMENTARY INFORMATION:

##### I. Introduction

The Federal Deposit Insurance Corporation (FDIC) is proposing supervisory guidance to clarify the FDIC's application of principles of safe and sound banking practices and consumer protection in connection with deposit advance products. This proposed guidance details the principles that the FDIC expects FDIC-supervised financial institutions to follow in connection with any deposit advance product to address potential reputational, compliance, legal and credit risks. The FDIC expects institutions to apply the principles set forth in this guidance to any deposit advance product they offer.

##### II. Description of Guidance

A deposit advance product is a small-dollar, short-term loan that a depository institution (bank) makes available to a customer whose deposit account reflects recurring direct deposits. The customer is allowed to take out a loan, which is to be repaid from the proceeds of the next direct deposit. These loans typically have high fees, are repaid in a lump sum in advance of the customer's other bills, and often do not utilize fundamental and prudent banking practices to determine the customer's ability to repay the loan and meet other necessary financial obligations.

The FDIC continues to encourage banks to respond to customers' small-dollar credit needs; however, banks should be aware that deposit advance products can pose a variety of safety and soundness, compliance, consumer protection, and other risks. The FDIC is proposing guidance to ensure that any bank offering these products does so in a safe and sound manner and does not engage in practices that would increase credit, compliance, legal, and reputation risks to the institution.

##### III. Guidance

The text of the proposed Supervisory guidance on deposit advance products follows:

##### *FDIC Proposed Guidance on Deposit Advance Products*

The Federal Deposit Insurance Corporation (FDIC) is proposing supervisory guidance to depository institutions (banks) that offer deposit advance products. This guidance is intended to ensure that banks are aware of the significant risks associated with deposit advance products. The guidance